ISLAMIC PRINCIPLES OF BUSINESS ORGANISATION AND MANAGEMENT

(Selected Papers of the Seminar on Islamic Principles of Organisational Behavior, held at Herndon, Virginia, USA, September, 1988)

Edited by
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ABOUT THE BOOK

The world communities have now started realising the evil effects of materialism in which fear of God is out of question. Cheating in measurements & weights, hoarding, profiteering, tax evasion, black money, violation of contracts, bribery, corruption, etc. have become rampant in our business body and corporate culture. Thanks to abject materialism, an era of scams has ushered in. In such a situation, importance of fundamental virtues like truthfulness, trust, sincerity, fraternity and justice and to cultivate these among the employers and employees are being realised in today's world.

The ethical standards set by the Quranic injunctions and the Hadith are the best code of ethics and model behavior profile to emulate. They are positive and eternal in nature. This fact is being realised by the Western management technologists.

This book presents an innovative and unique basis for building result-oriented management techniques and healthy work environment. This is a book reflecting the aspirations of millions and millions of people for a pragmatic code of ethics in organisational behavior, culture and environment. The book is a sincere attempt to give new direction and orientation to business organisations.

CONTENTS

INTRODUCTION

The present book contains some of the papers presented at the seminar on Business Organisation and Management sponsored by International Institute of Islamic Thought, Herndon, Virginia, USA, in 1988. However, Syed Fayyaz Ahmad's article on Ethical responsibility of business, has been reproduced from Journal of Objective studies, Vol. 3, No. 1, to make the discussion on business ethics in Islam more comprehensive.

Much has been written earlier by ulema on Islamic ethical norms and practices relevant to business and rules of conduct have been formulated in Islamic juridical literature. Classical Fiqh literature, however, has been limited to legal pronouncements on the permissibility or otherwise of specific forms of business organisation or practices current in its time. By virtue of their intent and scope, those writings did not deal with socio-psychological issues or management problems contingent upon the scale of enterprise, incentive or productivity enhancement concerns of business. Some of the problems generated by the sheer scale of modern enterprises and fast developing technologies that had a devastating impact on an individual's affinity with his job causing stress and alienation and the im-personalization of productive relations were hardly relevant. Hence, even ethico-moral and philosophical writings by Islamic writers could scarcely deal with these issues.

Recent writings by ulema have been making commendable efforts to take due cognisance of the changing economic land scape and the baffling varieties in the financial instruments and forms of business, newer modes of trade and in particular the overwhelming influence of book transactions on the total volume of trade. But these efforts have been basically juridical and legal in nature. Such attempts have been im-mensively useful for these provide practical Islamic guidance in routine affairs of business and trade. But they circumvent the crucial issues of efficient conduct and management of a modern business in the light of Islamic principles and values. The new experiences in the field of commerce and trade, however, call for a comprehensive analytical exercise for the following reasons. Firstly, the issues of organisation and management of modern business require an extension of traditional Islamic ethical and moral precepts to these areas with a view to link them to socio-psychological imperatives of modern business. Secondly, an analytical exposition of Islamic values and precepts translated into

effective instruments will help the Muslim enterpreneur to run and conduct his business on Islamic lines. This will eliminate the so called inevitability of divergence between religious life and economic activity. Thirdly, an exposition of Islamic values as devices that ensure efficient business venture, reduce social and psychological strains and stress, turn material and forced relationship into a willing cooperation between the enterpreneur and labour will serve the purpose of 'Dawah' perhaps, much more effectively. For this purpose it is essential to return to Quran and Sunnah afresh and to seek quidance in this particular area of human activity. The present collection of articles represents such an attempt by professionally qualified people. Being a preliminary exploration, the attempt could not be expected to meet the high analytical standards required for this purpose. It, nevertheless, does succeed in spelling out the basics of Islamic values and norms, establishes their relevance to current issues and defines the path along which further research may be pursued.

It may be emphasised that business forms an inalienable part of the wholesome life that Islam envisages and enjoins upon its followers to live that life. As a consequences thereof the overriding objective of business is to attain the pleasure of Allah through the mundane activity of life, that is to say, to earn our living. To live the life of a beggar is disapproved in Islam and to exert oneself to earn his living is described as the occupation of Prophets of Allah. To strive to earn so that one may feed his kith and kin is recognised as the act of Sadaqah (charity). An honest trademan will be resurrected on the day of judgement in the company of messengers of Allah the truthfuls and Martyrs. Cognizant of the natural inclination of a human being to live a life of material comfort, the Quran disapprovingly cites the sayings of those who renounce the world and declare its niceties repugnant to spirituality. The following quotations from Quran & Sunnah endorse the above statements.

> 'He who strives to earn worldly wealth through rightful means to avoid asking for others help to serve his family, and to show kindness to his neighbour will be made by Allah to resurrect on the day of Judgement with his face bright as a full moon.
> (Abu Naim fi Hilyeh)

It is reported that the Prophet once said, "when a Muslim spends money on his wife (family) and he provides it in full measure, that (deed) is charity. (Al Bukhari)

It is reported by Miqdam that the Prophet said : Nobody ever eats a better food than what he earned by his hand. Verily Daud the messenger of Allah used to eat from the labour of his hand.
(Al Bukhari)

The Prophet is reported to have said, "The honest trader will be resurrected on the day of judgement among the messengers (of Allah) the most truthful and Martyrs. (Tirmidhi)

"And when the prayer (of Jumah) is finished, you may disperse over land and seek the bounty of Allah and celebrate the praises of Allah often that you may prosper". (62 : 10)

And further :

> Say, who hath forbidden the beautiful (gifts) of Allah which He hath produced for His servants, And things, clean and pure (which He hath provided) for sustenance. (7 : 12)

Being an aspect of the totality of life business activity is predicated upon the same objectives and values of Islam as others. Subservient to the pleasure of Allah, the objective of business is the enhancement of ones own welfare and that of mankind. The latter qualifies and moderates unstinted pursuit of economic gains so characteristic of a modern man. The pursuit of profit is not inherently offensive to Islamic perception of spirituality except if it voilates its values, ethics and norms. This is the reason why Islam is so particular in defining the behaviour of an employer towards employees, a trustee towards his trust - both human and material. It prohibited trade and production harmful to social ethics and disadvantageous to total human welfare, sets down general guidelines for an efficient and equitable mobilization of resources, and so on. Moreover, while it enjoins upon labour to exert his best in the performance of his job, it exhorts the employee to pay fair wages and in time, desist from exploitative practices and exert toward the establishment of a cooperative economic system where healthy competition is not precluded. Some of the relevant Quranic verses and the traditions of the Prophet (PBUH) are cited below :

> 'Pay wages to the employee before his perspiration ceases.
> (Al Baihaqi Book on employmen).

> 'The Prophet has forbidden the employment of a worker unless his wages and known before. (Al Baihaqi, Sunan-al Kubra)

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marry, and if he does not have a (domestic) servant be should get it and if he does not have a dwelling, he should get it. (Abu Daud). (The tradition means that wages of state employee should be sufficient to meet his needs.)

Two basic elements of the economy of Islam alter the socio-psychological environment within which it functions. It changes the personality of an enterpreneur through the subordination of material profits, inculcating a human disposition toward his workers and reinforcing the sense of social accountability. All this makes him to treat his workers as those placed under his custody, for whose material welfare, he should be accountable before Allah. Simultaneously and as a complementary to that, it inculcates Tawakkul (contentment) that moderates acquisitive aspirations of an individual forges a vital link between work and reward, whereby, deliberate failure in performance corresponding to reward, is treated offensive to Islamic moral standards, and over and above everything else, it imbibes an unshakable faith in Allah. A new personality is born, where stress and stress, almost ubiquitions is modern industrial culture are reduced to the minimum. Personality constituents of modern economic agents do play a crucial role in the generation or aggravation of problems of management as well as control of modern business. A basic change in human disposition, his ethos, this total personality sets the road to resolve the problems associated with modern business.

The second element is the establishment of an institutional framework conducive to a society resonant with justice, equity and mutual cooperation. These institutions have never been conceived in Islam as exclusively economic or political or administrative, but as different aspects of the same religion, spirituality and ethics which device has endowed them with sanctity and made their enforcement a religious obligation. By virtue of this metamorphsis Islamic institutions involve minimum of coercion to function.

These two changes have a profound impact on the attitude to work, work motivation and industrial relations. Work in an Islamic cultural ethos, ceases to be only a gainful occupation to meet one's material needs and satisfy one's aspirations to comfortable living. Material goods are important and the acquisition of nice ties created by Allah are not reprehensible but envy and resentment against those better off, and an enduring disgruntled life are substituted by contentment, healthy competition and willingness to sacrifice. Islamic ethos is constituted by a profound feeling of one's obligation towards the society, a burning desire to engage in such activities as relieve human suffering, and expect other worldly reward in addition to the economic benefit arising out of economic pursuits. In this process both employer and employee consider themselves as partners. Each looks upon his functions as his religious responsibility, and if the material rewards are not commensurate with his input in terms of capital or labour, the compensation will come from Allah, provided his exertions are oriented toward the service of the society of Islam. The attitude toward work undergoes a basic change, from indifference to love, from compulsion to volition. When a faithful learns that 'Allah loves His servant who is a craftsman' or that the nicest, things to eat are those arising out of one's physical endeavour or that an honest trader will resurrect on the day of judgement with his face lighted up like the full moon', his heart starts beating for it. The spiritual sanctity endowed by Allah to ones ordinary business of life' transforms it into a cherished object. And when he is told that joining hands in the enhancement of the material strength of the society of Islam is part of Jihad, he feels immensely grateful to the faith that integrates business with morality in a beautiful blend.

It would be highly illuminating if the behavior of the Muslim participants in economic activity in early Islamic society could be studied throughly to find out how these values were actually integrated in those days. At the same time research in the organisation and management of business in Muslim society in its hay day could be undertaken to learn and explore practical guidelines for our current problems. It is admitted that the society was for simpler in those days and modern complexity of economic life was unknown. But if we can seek guidelines from the same society in other areas of collective life, why not in this particular area.

The articles presented in this collection should be viewed in this overall perspective to enable a better understanding of their meaning and purpose.

The first two articles set the ethical perspective of business in Islam. Emphasising the essential ethicality of the 'ordinary business of life' the authors maintain that ethico-social responsibility as distinguished from profit maximization is the driving force for a Muslim enterpreneur. Defining ethics' as a model of behaviour that should be followed to harmonize human relationship and minimise abuse work for the welfare of society', Hanafi and Sallam cite the ever increasing concern of American business to use ethics to improve job efficiency and work environment and enumerate crucial areas where ethical conduct is sought to be encouraged. However, the authors did not consider it necessary to proceed to any analytical exposition of the Islamic values except for a recapitulation of

relevant Quranic verses and traditions of the Prophet. Fayyaz has chosen a wider convass for his discussion by establishing ethico-moral responsibility as derivatives of faith. "Islam considers ethics as an off shoot of a Muslim belief system (Imaan). It provides a strong internal sanctioning and enforcing authority for observing ethical standard." Ahmad asserts that ethics in Islam 'is not utilitarian and relative' like the western concept that treats ethical codes as a means to improve business performance. The two articles, taken together, define the distinctive character of business in Islam in as much as socio-accountability serves to moderate and qualify the maximization objective of the producer.

The article by Mr. Abdel Kawi addresses the problem of stress in modern business organisation and attempts to show how Islamic beliefs may effectively tackle stress management problems and exercise a moderating function in stress experience. His analysis is based on modern theories of stress cognition and its relationship with religious beliefs. The study could have been more illuminating if the author could base his analysis on Islamic sources that discuss such constituents of a Muslim personality as Tawakkul (contentment) the urge to prefer 'others' benefit, the over-riding belief in the spiritual moral aspect of all worldly activities and the fact that as a custodian of material and human assets an individual fulfils his religious obligation, in addition to, and far above, the economic benefits contingent upon his functions.

Mr. Ghouse A. Shareef's article is an attempt to establish that Islamic teachings extend from an individual to collective and organised behaviour. That is the distinction of Islamic ethics and business being an organisational activity these values provide a blue print of an equitous and efficient organisation. Sharfuddin's article on motivation and Ahmad's paper on work motivation in an organizational setting reinforce the argument that Islamic teachings far from being individualistic in character encompass the corporate behaviour of business.

The last two articles on management by Abo Hebesh and Moursi have made a brilliant exposition of the relevance of Islamic principles to the challenging issue of control and management in modern business. Their attempt may be profitably pursued further in this area.

As pointed out above, these studies may be viewed as the first professional excercise in an area which has been scarcely discussed and analysed till date and hence should be considered as the precursors of further research. The International Institute of Islamic Thought merits our sincere gratitude for initiating this process.

F.R. FARIDI

BUSINESS ETHICS : AN ISLAMIC PERSPECTIVE

A.A. Hanafi & Hamid Sallam

INTRODUCTION

The Question of ethics has always attracted the attention of scholars and others throughout the history of mankind. The rise and fall of different civilizations often reveal an important effective ethical dimension.

In modern times this question has occupied the attention of many countries, their governments, societies and corporate communities.

Business ethics has thus become a major topic of discussion for academicians, civil authorities, professional associations and other related organizations.

As an indication of this trend, in 1977 the Hosting Center, with the support of the Rockfeller Brothers Fund and the Carnegie Corporation undertook a study of ethics teaching in American Higher Education. [7] In recent years, the Harvard School of Business has directed research and established curriculum guidelines concerning business ethics. Such efforts have encouraged large number of academic and business institutions to include business ethics in the education planning.

Although ethical instructions has always been thought of as part of higher education, up to the middle of the twentieth century it had become confined almost exclusively to the department of religion and philosophy.

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A major factor involved in the renewed interest in business ethics is the behavior of corporations and corporate officers who have been in continuous violation of ethical philosophy practice in their business. Such violations have occured in both the domestic and international markets. Bribery and corruption in international business dealings for instance have led to the issuing of the Foreign Corrupt Act by the U.S. Government.

The late Senator Frank Church who chaired the bribery investigation hearings on the Foreign Corrupt Act stated, before a House committee, "I know of no country where bribes and kickbacks are either legal or publically accepted and the fact that corporations by their admission go to such lengths to disguise those practices puts the lie to the argument that it is accepted policies."[6]

The Hearings revealed that Lockheed, Northrup and Exxon and other major corporations paid millions of dollars in bribes to high level foreign government officials in several countries.

The objective of this paper is to present the Code of Ethics in Islam. The aim is to document some of the basic principles of ethics based on the Holy Quran and Hadith (the saying of Prophet Muhammad S.A.A.S.).

Islam, as a way of life, established a model of behavior for human beings in all aspect of their lives. The Prophet (S.A.A.S.) stated, "Faith and Morals are two vows; if you lose one, you lose the other."

The paper starts with the meaning of ethics, followed by topics on ethics in business literature; ethics and society; the corporate code of business ethics, and code of ethics of Islam.

THE MEANING OF ETHICS

"Ethics in general can be defined as a systematic attempt, through the use of reason to make sense of our individual and social, moral experience, in such a way as to determine the role that ought to govern human conduct and the values worth pursuing in life."[4]

Sometimes ethics is used synonymously with morality. An action, which is morally right is called an ethical one. Codes of morality are called ethical codes. Business ethics can be also defined as business morality. Morality is a normative action and a model that is to be followed in our behavior.

Normative ethics attempt to supply and to justify a coherent moral

system. It provides basic moral values on a moral system. Such moral system provides rules that govern individual behavior by defining those actions that are wrong and those that are right.

Descriptive ethics is closely related to anthropology, sociology and psychology. It is concerned with describing the morality of the people, culture, and society. It is to compare, contrast different moral systems, codes, practices, beliefs, principles and values. Descriptive ethics provide the material for the normative ethics.

For the purpose of this paper a definition of ethics is a *model of behavior that should be followed in order to harmonize human relationship and minimize abuse and work for the welfare of society.*

ETHICS IN BUSINESS LITERATURE

Business ethics has been covered in business literature on the basis of an overview of business ethics.[3] More specifically it has been classified in the following business areas :

1. The practice of business ethics.
2. The individual and organization.
3. Corporate social responsibility and principles.
4. Corporate social responsibility and practices.
5. The ethical principles of a market economy
6. Overseas payments on ethics in international business.
7. Ethics in the practice of accounting and auditing.
8. Ethics in the practice of marketing.
9. Ethics in the practice of personal management.
10. Ethics in the practice of investment.[4]

ETHICS AND SOCIETY

Ethics is not the concern of business community alone. It crosses the spectrum of the whole society and the different types of occupations. A Gallup Poll conducted in 1983 showed an overview of honesty standards and ethical standards among different occupations. The result of the survey showed that ethics and honesty touches all aspects of human life. (See Table I)

Corporate Code of Conduct

A business code of conduct manual is a document containing company philosophy and rules of ethical behavior. The objectives of such a code are designed to :

— explain the company philosophy of ethics.

— provide information on legal and ethical issues.

— provide guidance for complex ethical decisions.

— provide set of enforceable rules.

— serve as a public relation statement on company ethics.

Corporations have responded to the problem of business ethics by also establishing a code of conduct. Business polls have also been taken to express people's opinions on ethics and corporation,

1966 : A Harris Poll reported fifty-five percent had respect for the confidence in business leaders, whereas more recently, only twenty percent say that they do.

Table-I : Overview of Honesty and Ethical Standards
(percent)

Occupation	Very High	Very High	High	Average	Low	Very Low	No Opinion
Clergy	64	24	40	27	3	1	5
Druggists, pharmacists	61	14	47	33	3	1	2
Medical doctors	52	14	38	35	7	4	2
Dentists	51	8	43	41	3	2	3
College teachers	47	10	37	38	4	1	10
Engineers	45	7	38	39	2	1	13
Police officers	41	7	34	45	7	4	3
Bankers	38	5	33	49	7	2	4
TV reporters commentators	33	5	28	47	11	4	5
Funeral directors	29	5	24	43	12	7	9
Journalists	28	4	24	47	13	4	8
Newspaper reports	26	3	23	52	12	4	6
Lawyers	24	5	19	43	18	9	6
Stockbrokers	19	2	17	45	8	3	25
Business executives	18	3	15	55	15	5	7
Senators	16	2	14	48	21	9	6
Building contractors	18	3	15	53	18	5	6

Occupation	Very High	Very High	High	Average	Low	Very Low	No Opinion
Local political office holders	16	2	14	49	21	8	6
Congress members	14	3	11	43	26	12	5
Relators	13	2	11	49	23	8	7
State political office holders	13	2	11	49	23	8	7
Insurance salespeople	13	1	12	49	22	12	4
Labor union leaders	12	2	10	35	24	20	9
Advertising practitioners	9	2	7	42	26	13	10
Car salespeople	6	1	5	34	32	23	5

Source :   Gallup Poll (1983), "Honesty and Ethical Standards, "*Report No. 21* (July). Based on a sample of 1,534 adults age 18 and older.

1968 : Yankelovich, Skelly and White Poll reported that seventy percent believed business tried to strike a balance between profit and public interest, compared with only fifteen percent believing so ten years ago.

1977 : A Gallup Poll taken for the Center for Business Ethics found that big business was rapidly becoming, in the public's view, the biggest threat to the country's future.

1986 : *A New York Times* Poll reported that fifty-five percent think most U.S. corporate executives are not honest.

It is evident that business ethics is a problem, facing corporations; in particular.

According to Drucker,[5] it is essential that an organization's code of ethics provide a clear definition of fundamental relationship, represent universal and general rules of conduct, the focus on right behavior rather than on simply avoiding wrong doing; and on behavior, rather than on motives or intentions. The Code is to make relationships harmonious, constructive, and mutually beneficial.

The Center for Business Ethics devised a questionnaire in 1984 to find out if corporations have taken any steps to incorporate ethical values and concerns into their operations and practices.

The questionnaire was conducted for Fortune 500 industrial and services companies. The result showed that while 20.1% did nothing,

79.9% responded to the challenge of ethics in business by providing some response to it.

Some of these responses included the following :

	Yes	No
Code of Conduct	93.3%	6.7%
Ethics Committee	17.9	82.1
Judiciary Board	1.3	98.7
Ombudsman	7.6	92.4
Employee Training in Ethics	44.4	55.6
Social Auditing & Reporting	43.9	56.1
Change in Corporate Structure	20.6	79.4
None of the above	0.9	99.1

The key figure here is ninety-three percent of the corporations have written Codes of Conduct. This percentage was up forty percent from 1967 figures.

How are those codes communicated : All are written; forty percent communicated by superior; thirty-four percent given during entrance interview; twenty-one in workshops and seminars and four percent posted in the work place.

Not only have corporations taken such steps but also major professional associations like the American Marketing Association, American Accounting Association, the American Institute of Certified Public Accountants. A.I.C.P.A. adopted their professional code of conduct as of January 12, 1988.

The following is a brief survey of the ethical code of conduct to some major U.S. corporations.

Boeing—In a company with a long tradition of commitment to ethics and values by top management, experience shows that every new Chief Executive must recreate the ethical culture of the corporation and that it is necessary to win the active support and involvement of divisional or operating company executives.

Champion International—The Champion Way as a statement of corporate culture and values has proved to be a helpful guide for management through a period of turmoil as well as the basis for action to ensure survival and profitability.

Chemical Bank—The Decision Making & Corporate Values Seminar and the Streetbankers program underscore Chemical's emphasis on

ethical management decision-making and its commitment to corporate responsibility.

General Mills—A high performance company sustains an ethical traditional and successful consumer marketing by attracting and developing compatiable persons of talent who must demonstrate they subscribe to the belief that high quality products and services and comparable business practices are the best route to consumer preference.

GTE — A $15-billion telecommunications, electrical products, and electronic defense systems company develops explicit policies in response to deregulation, intensified international competition, ethical problems reported in the defense industry and the need to change the corporate climate to elevate quality of product and service.

Hewlett-Packard — Particular Values, defining ethical and human concerns, have driven all the company's relationship with its employees, its customers, its suppliers, and the communities in which it has operated. These values have been integrated into and are central to the company's strategy, its objectives, and its self-image.

Johnson & Johnson — An in-depth portrait of the company's forty-year-old Credo shows how one of the best-known ethics efforts worls and the profound effect that it has on the way the entire company thinks about its responsibilities. The evolving Credo programs, the company culture, the representative decisions by management demonstrate the variety of ways in which leadership can influence the moral climate of a large corporation.

McDonnell Douglas — The story of a corporate discovery that ethics must permeate the entire company and, when it does, can become the challenge and the key to corporate renewal and competitiveness in a rapidly changing industry.

Norton — An Ethics Committee of the Board of Directors and an annual Ethics Review are only two features of the board and successful attempts of institutionalize the process for ensuring ethical standards of conduct throughout this multinational organization. Other policies and the Norton culture reinforce these programs.

Xerox — A well-written code of conduct, a prospective approach to affirmative action, innovative programs to benefit the local community, and a tradition of CEOs with a strong ethical sense are the main components of Xerox Corporation's commitment to corporate ethics.

The following is a general list of areas that have been frequently

mentioned in corporate code of ethics :

1. Fundamental of truth and honesty.

2. Trust in relationships among members of business partners.

3. Justice in dealing with customer and business transactions.

4. Responsibilities of employees in performing their activities.

5. Safeguard the use of corporate resources and assets.

6. Product safety and quality.

7. Health and safety in the workplace.

8. Financial reporting.

9. Payment of illegal nature and bribery - foreign corrupt Act.

10. Conserving environment.

11. Conserveness in performing the tab.

12. Employment practices in work conditions.

13. Selling and marketing practices.

ISLAM AND MORALITY

Code of Ethics

The dimensions of morality in Islam are numerous, far reaching and comprehensive. Islamic morality deals with all aspects of human life. It deals with relationships between man and Allah, man and his fellowmen man and other elements and creatures of the universe, and man his innermost self. Accordingly, Muslims have to guard their behavior, deeds, words, thoughts, feelings and intentions. Their goal should be virtue. Humbleness, simplicity, courtesy and compassion should be their second nature. To them arrogance, vanity, harshness and indifference, are distasteful and displeasing to Allah (SWT).

In relationship with their fellow men, they should exhibit kindness to their kin, concern for their neighbors, respect for the elderly, compassion for, and tolerance toward the ignorant. He must respect the legitimate rights of others as he would his own.

The Muslim's moral obligation is to be a model of honesty and perfection. He should fulfill his commitments and perform his tasks well. He should seek knowledge by all possible means, correct his mistakes,

develop a good sense of social consciousness and provide his dependents generally but without extravagance.[2]

The range of morality in Islam include belief in Allah, religious rites, spiritual observance, social conduct, decision making, intellectual pursuits, habits of consumption, awareness of speech, and all other aspects of human life.

Moral principles and codes of ethics are repeatedly stressed throughout the Qur'an. This makes it difficult to devise a reasonable classification of these moral teachings and a code of ethics.

Besides the Qur'an there is also the Hadith which cover the area of moral and ethics.

For that reason it would also be beyond the ability of one paper or representation to have a comprehensive coverage of morality and code of ethics in Islam. Such endeavor is a life time research.

In view of the nature of the subject, the following topics have been selected as a sample of the code of ethics in Islam. They are basically covered by the Qur'anic code of ethics and principles as well as the Hadith. They include the following :

1. Truthfulness
2. Truth
3. Sincerity
4. Brotherhood
5. Science & Knowledge
6. Justice

TRUTHFULNESS

Truthfulness is a basic ethical code of Islam. It includes all aspects of life. Truthfulness is repeatedly mentioned in both the Qur'an and Hadith. Some examples are as follows :

A. Qur'an

1. "Say : Allah speaketh the truth. So follow the religion on Ibrahim, the upright. He was not the idolators."   (3 : 95)

2. We have come to thee with the truth and assuredly We tell the truth.   (15 : 64)

3. Also mention in the Book (the Story of) Ismail. He was (strictly) true to what he promised and he was an apostle (and prophet).
(19 : 54)

4. 'O ye who believe ! Fear Allah, and be with those who are truthful.
(9 : 119)

6. "That Allah may reward the true men for their truth, and punish the hypocrites if He will, or relent towards them (if He will). Lo! Allah is forgiving, merciful."
(33 : 73)

B. Hadith

1. The Prophet (S.A.A.S.) said, "He who has reinforced the truth with his tongue, his reward will continue growing until the day of Resurrection where Allah will pay him his full reward."

2. "It is a betrayal to talk to your brother, he is truthful to you and you are being to him."

3. The Prophet (S.A.A.S.) was asked, "Can the believer be frugal in his Spending?" He said yes. "Can he be coward?" He said yes, "Can he be a liar?" He said, no."

4. There are four vices and whoever has them is a *munafiq*, (a hypocrite, an insincere person, a Juckyl/Hyde personality). And who ever harbors a single one of these inclinations, he indeed has a characteristic of a hypocrite until he frees himself from it. These (vices) are : when he speaks he lies, when he makes a promise he fails to fulfil it, when he argues or disputes he is unduly violent and when he makes a commitment he fails to honor it.

TRUST

Trust is a moral responsibility for everyone in the performance of their duties and their social, political and economic lives. It is emphasized in the Qur'an and Hadith which the following examples illustrate.

A. The Qur'an

1. "Allah doth commend you to render back your trusts to those to whom they are due and when ye judge between man and man. That ye judge with justice." (4 : 58)

2. "Ye who believe. Betray not the trust of Allah and the Apostle, nor misappropriate knowingly things entrusted to you." (8 : 27)

3. "If ye be on a journey and cannot find a scribe, then a pledge in hand (shall suffice). And if one of you entrusteth to another let him who is trusted deliver up that which is entrusted to him (according to the pact between them) and let him fear Allah. Hide not testimony. For whosoever hideth it his heart is sinful. Allah is aware of what you do." (2 : 283)

4. "Verily this is the word of a most honourable messenger endued with power, held in honour of the Lord of the Throne with authority there (and) faithful to his trust. (81 : 19-21)

B. Hadith

Every leader and manager is responsible for the people and other resources with whom he is entrusted as indicated in the Hadith :

1. "Everyone of you is a shepherd who is responsible for his flock. The Ruler is shepherd and responsible for his people, a man is a shepherd in his family and responsible for it, a wife is a shepherd in her husband's home and is responsible for it and the employee is a shepherd of the employer's money and is responsible for it."

2. The Prophet (S.A.A.S.) mentioned the importance of trust in this public administration as follows :

    "Any ruler who has been entrusted with the affairs of a group of Muslims and who dies as a dishonest ruler, to him paradise is forbidden by Allah."

3. In relation to code of ethics in employment the Prophet (S.A.A.S.) said : "Whoever appoints a person over a group of people, while among that group there is another person who's more acceptable to Allah than the appointed one, indeed, he has not lived up to the trust of Allah, His messenger, and the believer."

SINCERITY

The performance of duties (to perfection) requires that individual do it with sincerity and devotion. Such ethical code results in more efficiency as well as a high rate of productivity. Islam has emphasized this code of ethics as we see in Qur'an and Hadith.

A. The Qur'an

1. "And they have been commended no more than this : To worship Allah, Offering Him sincere devotion, being true (in faith) to establish regular prayer, and to practice regular charity, and that is the religion right and straight." (98 : 5)

2. "So we to the worshippers who are neglectful of their prayers those who (want but) to be seen but refuse (to supply) even neighborly needs." (107 : 4-7)

B. The Hadith

1. The Prophet (S.A.A.S.) said : "Actions are but intention and every man shall have but which he intended. Thus he whose migration was for Allah and His messenger, and he whose migration was to achieve some worldly benefit or take some woman in marriage, his migration was for that for which he migrated."

2. The Prophet (S.A.A.S.) also the mentioned that religion is sincerity ! We said : To whom ? He said : To Allah, and his Book and His messenger and to the leaders of the Muslims and common folk."

3. The Prophet (S.A.A.S.) said in relation to sincerity : "Allah does not look to your bodies, to your faces, but he looks to your hearts and your deeds."

4. The center of sincerity and devotion is the heart and so the Prophet (S.A.A.S.) said : "Truly in the body there is a morsel of flesh which if it be whole, all the body is whole, and which if it be diseased, all of it is diseased, truly it is the heart."

BROTHERHOOD

Brotherhood leads to teamwork which is needed in behavior of co-workers, especially in business. Good relationships create favorable working conditions and leads to efficiency and productivity. Islam has presented the concept of brotherhood as follows :

A. The Qur'an

1. "O Mankind! We created you from single (pair) of a male and a female, and made you into nations and tribes, that ye may know each other. (Not that ye may despise each other). Verily the most

honored of you in the sight of Allah is (he who is) the most righteous of you. And Allah has full knowledge and is well acquainted (with all things)." (49 : 13)

2. "And remember with gratitude Allah's favor on you; for ye where enemies and he graced your hearts in love, so that by His grace, ye become brethren." (3 : 103)

3. "The believers are but a single brotherhood, so make peace and reconciliation between you two (contending) brothers, and fear Allah that ye may receive mercy." (59 : 10)

4. "Verily, this brotherhood of yours is a single brotherhood, and I am your Lord and Cherisher; therefore serve me (and no other." (21 : 92)

B. The Hadith

A sample of the Hadith concerning brotherhood includes :

1. Don't harbor envy toward one another, don't outbid one another in order to raise the price, don't sever relations of kinship, don't enter into a transaction when others have already entered into that transaction and be as brothers to one another and servant of god. A Muslim is the brother of a Muslim, he neither opresses him, nor forsakes him, nor humiliates him. The Piety's here. He said, and while saying so, he pointed toward his chest thrice.

2. The Prophet (S.A.A.S.) said : "Help your [Muslim] brother whether he is the opressor or the opressed." A man said, "Oh Messenger of Allah! I see that I should help him if he is opressed, but how do I help him if be the opressor ? The Messenger of Allah (S.A.A.S.) said : "You should prevent him from doing such things, for that is his help."

3. The Prophet (S.A.A.S.) said, "None among you will be a true believer until he wants for his brother [Muslim] that which he wants for himself."

4. The Prophet (S.A.A.S.) said, "He who fulfilled his brother's need is like the one who worshipped Allah and Almighty, the Exalted, all his life."

5. The Messenger of Allah (S.A.A.S.) said, "Whoever sees a fault in his brother and conceals it, Allah will make him enter Paradise."

6. The Prophet (S.A.A.S.) said, "He who walks with his brother in one of his affairs and advises him truthfully, Allah will make between him and the Hell five trenches, the distance between each trench will be as between the heavens and the earth."

7. The Prophet (S.A.A.S.) said, "Among the requirement of pleasing Allah and gaining His forgiveness are to make your Muslim brother happy, and to feed him in hunger and to relieve his hardship."

8. The Messenger of Allah (S.A.A.S.) said, "The believer is a mirror of the believer and the believer is the brother of the believer whenever he meets him in his absence."

SCIENCE AND KNOWLEDGE

In order to keep up with competition both domestically and internationally, many corporations, have encouraged science and technology. They have considered such effort as part of standard performance and the ethical code. They have also prompted academic institution to direct research and development projects.

Science and knowledge in Islam have been emphasized as we see in the following sample for the Qur'an and Hadith.

A. The Qur'an

1. "My Lord advance me in knowledge."   (20 : 144)

2. "Allah will exalt, in degree those of you who believe and who have been granted knowledge, and Allah is aware of what you do."   (58 : 11)

3. Moses said to him ; "May I follow you, so that you teach me something of the high truth these hast been taught." (18 : 66)

4. "And of knowledge you mankind have been given only a little."   (17 : 85)

5. "Proclaim (or read) in the name of Thy Lord and Cherisher, who created., Created man, out of a (mere) clot of congealed blood; Proclaim and thy Lord is most bountiful. He who taught (the use of) the pen. Taught man that he knew not."   (96 : 1-5)

6. "Are those equal, those who know and those who do not know. It is those who are endued with understanding that receive admonition."   (39 : 9)

B. The Hadith

The Prophet (S.A.A.S.) has also emphasized the importance of knowledge :

1. Abu Darda reports : The Prophet (PBUH) said, "Whosoever traverse a path seeking knowledge, Allah facilitates his path to paradise." (Tirmizi)

2. Abu Huraira reports : The prophet (PBUH) said, "There is nothing better for an Allah's bond man than knowledge of Din. A single knowledgeable individual is stronger against Statan than a thousand worshippers." (Baihaqi)

3. Ibne Abbas reports : The prophet (PBUH) once said : "If Death comes to someone while seeking knowledge he will meet Allah in such a state that there will be no difference between him and Allah's messenger save the status of prophethood.

Such concerns about science and knowledge in the Islamic code of Ethics had brought its fruits for Islamic civilization and led to Islamic scholarly contribution in the areas of Mathematics (Al Biruni, Al Khwarzimi); Astronomy (Al Farajari); Chemistry (Ibn Hayyan); Geography (Abdul Zayd Al Hassan al Saynafi); Medicine (Al Raye) ; Botanical Sciences (Ibn Al Bartar); Political Science (Al Manandi) and many others.[1]

JUSTICE

To treat people equally is a pre-requisite of fairness and justice. An ethical code that modern corporations are trying to achieve. Many laws, and many cases in courts are due to injustice that has taken place. Islam has emphasized justice among human being. The following is a selection of verses in the Qur'an as regards to justice :

1. "Allah commands justice, the doing of good and liberality to kith and kin. He forbids all shameful deeds and injustice an rebellion; he instructs you, that ye may receive administration. (16 : 90)

2. 'O ye who believe! Stand out firmly for justice, as witnesses To Allah, even as against Yourselves, or your parents., Or your kin, and whether It be (against) rich to poor. For Allah can best protect both. Follow no the lusts (of your hearts), lest ye Swerve, and if ye Distort (justice) or decline. To do justice, verily Allah is well acquainted with all that ye do."   (4 : 135)

3. "To those who believe And to deeds of righteousness Hath Allah promised forgiveness And a great reward."   (5 : 9)

4. "Thus when they fulfil their term appointed, Either take them back on equitable terms or part with them On equitable terms; And take for witness Two persons from among you, Enduced with justice, And establish the evidence For the sake of Allah. Such Is the admonition given To him who believes In Allah and the Last Day. And for those who fear Allah. He (ever) prepares A way out."   (65 : 2)

5. "O, David : We did indeed make thee a vicegerent on earth; so judge thou between men in truth (and justice) nor follow thou the lusts (of thy heart) for they will mislead thee from the path of Allah; for those who wander astray from the path of Allah is a grievous penalty, for that they forget the Day of Account."
(38 : 26)

CONCLUSION

Ethics in modern society has attracted the attention of all peoples from different cultures and different countries. Violations of ethical code has taken place in almost every segment of human endeavor. The effort of overcome such problem in the area of business, both nationally and internationally, has been undertaken by legal and educational systems, and by professional and business corporations.

It is beyond the ability of any researcher to have comprehensive coverage of the area of ethics. The objective of this paper has been to present the Islamic perspective concerning business ethics.

The paper covered the meaning of ethics in our society, and ethics in the corporate world. One of the most acceptable methods to improve the moral standard in business has been the development of code of ethics. A sample of different corporate code of ethics has been presented.

The Islamic view concerning business code of ethics has been presented in view of a sample from the Qur'an and Hadith related of the six areas : truthfulness, trust, sincerity, brotherhood, science and knowledge and justice.

It is with this presentation the authors hope to clear up the temporary problem of ethics in the light of Islam, a way of life that effected these code of ethics more than fourteen hundred years ago.

Future research is open for more details and elaboration of each of the variable presented as well as others that have not been mentioned.

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THE ETHICAL RESPONSIBILITY OF BUSINESS : ISLAMIC PRINCIPLES AND IMPLICATIONS

Sayyid Fayyaz Ahmad

INTRODUCTION

Man is essentially an ethical and moral being. As such, the most distinguishing feature of human life is the sense of moral judgement. Consequently, ethical considerations have always been the focus of deliberation with scholars and administrators alike. Ethics has always had a special relevance to business activities, but more so in modern times, when the size and nature of business operations have gone through a sea change.

Of late the concern of business ethics has been growing fast among the academicians, producers, consumers, workers, government as well as the general public. Any business which functions in brazen disregard to ethical or moral considerations may cause immense harm to the society and be extremely exploitative. This view has been corroborated by the growing violations of ethical values and standards by big business enterprises throughout the world. The practice of offering bribes to prospective customers, misleading advertisements, sales of spurious and adulterated goods, hoarding and market manipulation at the expense of the consumer, in particular, and the society, in general, provide only a few example. The Union Carbide gas tragedy at Bhopal, is a living

example of the extremely careless attitude of multinational business corporations towards general public. Unethical practices of business firms are posing a serious threat, not only in developing countries, but also in the 'developed" countries like U.S.A.

In 1969, U.S.A. banned the use of cyclamates in food on the ground that these artificial sweeteners are carcinogenic (cancer-causing). Over the next seventeen months, a major food packer sold some 8,00,000 cases of cyclamate-sweetened food to overseas customers. The problems of business ethics were dramatically disclosed to the American public in the mid '70's by the exposure of pay-offs by many American corporations doing business in certain foreign countries. Several leading American corporations like Lockheed, Northrup and Excon have paid millions of dollars in bribes to high level foreign government officials in several countries.

WESTERN PERSPECTIVE

In view of the growing violations of ethical values by a large number of business enterprises, the Western writers, researchers and academicians have of late, directed their attention to the study of business ethics. Bribery and corruption in international dealings, for instance, have led to the promulgation of the Foreign Corruption Act by the U.S. Government. In recent years the Harvard School of Business has directed research and established curriculum guidelines concerning business ethics. Such efforts have encouraged large number of academic and business institutions to include business ethics in their educational programme.

Western Ethics in Retrospects

Although the Western writers have attempted to develop a theory and a code of business ethics, yet they have not been able to evolve a sound and effective moral code of conduct for business. Their idea or morality and ethics is largely utilitarian and materialistic. This is quite understandable in view of the complete secularization of life and the lack of an authentic and viable divine source of guidance in the West. Western ethics is largely man-made. It is highly relative and situational in nature and deprived of a "legitimate" sanctioning authority behind it.

A leading management expert Harold Koontz admits that in the West, "There is no recognised source of ethical standards. In nations that

have a state religion, there may exist a central source of authority to teach ethical practices. In United States, with its many ethical cultures and religions no one can look to a church, government, educational institutions, private association as the centre of ethical tradition.'

Under these circumstances, Westerners tend to develop their ethical standards by experiences and "feel". Obviously these ethical standards lack authenticity and legitimacy. Further, Westerners adopt a contingency" - cum-utilitarian approach of ethics. They do not strongly believe that there are some permanent ethical standards to be followed in human life. On the other hand they believe that 'moral concepts, like all others, change with time". The Western perspective on business ethics has been very well presented by Peter Drucker, a leading management writer in the following words :

> "Countless sermons have been preached on the ethics of business and the business person. Most have nothing to do with business and little to do with ethics. Such things as the employment of call girls to entertain customers are not matters of ethics but matters of aesthetics".

An important research has been made by Ramond Baumbart, who posed a number of ethical problems of 1700 managers and probed their views. It was found that 'many unethical practices are common to their own industries, executives say, because ethics and economics do not mix." This reveals one of the faulty notions of Western culture that regards ethics and business as basically separate realms of behaviour, with the latter being totally out of gear with the former. This is in fact an off-shoot of the fundamental secular outlook of Western thought.

ETHICS IN ISLAM

Islam places the highest emphasis on ethical values in human life. In a way, Islam is basically an ethical and moral code of conduct for human life. Prophet Mohammad (PBUH) said : "I have been sent only for the purpose of perfecting good morals" (Al-Muatta). The unique feature of Islamic ethics is that it permeates all spheres and fields of human life, whether individual or collective. Islam considers ethics as an off-shoot of a Muslim belief system (*Imaan*). It provides a strong internal sanctioning and enforcing authority for observing ethical standards. The concept of ethics in Islam is not utilitarian and relative, rather its principles are eternal and absolute.

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How Islam combines with ethics ? Let us briefly examine both in the light of Al-Quran and Al-Sunnah.

Desirability of Business

Islam fully recognises the desirability of engagement in business activity. Unlike some other religions, it does not denounce business or other worldly activities as such. According to Islam, there is nothing wrong in fair trade and commerce. Infact, a businessman who performs his business operations with honesty and is accordance with the commands of Allah deserves to be nicely rewarded by Allah in *Akhirah*. Business activities can become a part of Ibadah (worship and obedience of Allah) if the same are performed in accordance with the commands of Allah and the Islamic code of conduct. One can even engage in business during the Hajj, which is the highest form of worship in Islam. Thus there is no inherent conflict between fair business and Islam. Islam declares that the search for one's livelihood through fair business is like the pursuit of the blessing of Allah. It attaches high value to hard work for earning one's livelihood. It discourages that tendency of begging among its followers. Following verses of Quran and Ahadith throw light on the significance of business in Islam :

1. O" believers, do not consume your property amongst yourselves in deciet, but trade and traffic together by mutual goodwill, and do not kill yourselves, for truly Allah has been most merciful to you.   (4 : 29)

2. "It is not crime on your part if you seek the bounty of your Lord (During Hajj)".   (2 : 198)

3. "And when the prayer is finished, then you may disperse over the land and seek the bounty of Allah and celebrate the praises of Allah often that you may prosper."   (62 : 10)

4. "And one of His signs in that He sendeth the winds with glad tidings, that He may cause you to taste His Mercy and that ships may sail at His command, that out of His bounties you may seek wealth."   (4 : 33)

5. The Prophet (PBUH) said, "The honest businessman will be resurrected on the day of judgment among the Prophets, the most truthful and the martyrs.   (Tirmidhi)

6. The Prophet has said, "It is better for one among you to bring a load of firewood on his back, and give charity out of it and be independent of people, than that he should beg from people

where they give him anything or refuse."   (Muslim, Kitab al-Zakah).

ETHICAL PRINCIPLES OF ISLAM

Islam is essentially an ethical code of conduct for the whole of human life, based on divine commands and guidelines. Islamic ethics pervades all spheres of human life. It not only prescribes the fundamental moral/ethical principles for the whole of human life, but also lays down broad ethical guidelines for each aspect of human activity separately. These ethical guidelines are operational and practical in every sense. Before discussing some of the specific principles of business ethics in Islam, it would be appropriate to briefly summarize some of the fundamental ethical teachings of Islam, which have practical implications for all fields of human life, including business.

Abdallah A. Hanafy and Hamid Salam have classified some of major ethical principles of Islam into the following six categories.

1. Truthfulness
2. Trust
3. Sincerity
4. Brotherhood
5. Science and knowledge
6. Justice

Truthfulness

Truthfulness is a basic ethical value of Islam. Islam is, in a way, the other name of truth Allah speaks truth, the commands all Muslims to be straight forward and truthful in their dealings and utterances (33 : 70), Islam strongly condemns falsehood and deciet in any form.

This value has profound implications for the conduct of business. A businessman has to be honest, truthful and straight forward in all of his business dealing. There is no scope of cheating , speaking lies, swearing too much, and false advertising in Islamic framework of business. However, it is pertinent to note that in Islam the principles of truthfulness and honesty are not to be followed as matters of policy or business strategy, which is the Western approach. Rather, truthfulness and honesty are the obligations of a true Muslims' faith in Allah (*Imaan*).

Trust

Trust is another fundamental ethical principles of Islam. The essence

of the trust is the sense of accountability : the sense of having to appear before Allah and to account for ones action. According to Islam, human life and all its resources are a trust reposed by Allah in man. Islam directs its followers to be conscious of this trust in every walk of life. A business concern is also a trust between the society and individual and trust from Allah. All resources of business, should be treated as a divine trust by the businessman. Hence, he should make the most efficient and socially desirable use of his business resources. His business activities should in no case harm or damage the society or the environment.

Sincerity

Islam attaches great importance to the sincerity of intentions and actions in every walk of life. The performance of duties, to perfection, requires that individuals work with sincerity and devotion. Such ethical code results in more efficiency as well as high rate of productivity. Sincerity also discourages manipulation or exploitation of others for personal reasons. Accordingly, a sincere businessman is not expected to cheat or harm other deliberately.

Brotherhood

Islam declares that all human beings are brothers to each other. The distinctions of race, colour, tribe, caste an d language are not valid criteria for judging the superiority of an individual or group. All people are entitled to an ethically right behaviour irrespective of distinctions of caste, creed, race or territory. This has positive implications for shaping the business man's attitude towards his employees, customers and the general public.

Science and Knowledge

Islam makes it obligatory for Muslims to seek knowledge and obtain excellence in performance. Research and development is highly encouraged in Islam. Such concern about science and knowledge in the Islamic code of ethics has been highly fruitful for Islamic civilization in the past. it encourages dynamism, fosters initiative and enjoins upon the believer to make a persistent struggle for his progress and advancement, both materially and spiritually. Such impetus is equally meaningful for economic activities as well, the pursuit of ever expanding bounties of Allah, specifically recommended in Quran.

Justice

Justice is undoubtedly a prerequisite of business and trade as it encompasses the entire gamut of human life. The whole universe is based

on the concept of justice and balance. Justice means that every one should be treated as he deserves, without any undue pressure or discrimination. It includes fair treatment, equality and a sense of proportion and balance. It is required in pricing, product quality, employee treatment, environmental pollution and social impact of business decisions.

BUSINESS ETHICS IN ISLAM, SPECIFIC PRINCIPLES

There is almost a general consensus among human beings about certain fundamental ethical values. But the main problem is how to operationalise and implement them and to decide what kind of force could be used for promulgating them. Islam offers its own solution to this problem. It prescribes certain specific guidelines for governing business ethics. It identifies ethically desirable forms of business, specifies the undesirable modes of transactions, and enumerates the general ethical rules of business conduct. As it is beyond the scope of this paper to discuss all of them in detail, an attempt has been made in the following pages to highlight a few of them for the purposes of illustration.

Adherence to Contracts

Islam attaches extra ordinary importance to the fulfilment of contracts and promises. The basic principles of truth, honesty and trust are involved here. Thus, a Muslim trader/manager should keep up his trusts, promises and contracts. Business is impossible without mutual trust and confidence. There is no scope for opportunism and unilateral violation of contracts and promises in Islam. It is desirable, according to Islam, to put in black and white all the business contracts and dealings. A contract should fully specify the quality, quantity and price of the goods involved in the transaction. The concerned parties should have clear and open view of the terms and condition of the contract, its timings, and obligations that it imposes on each other. Following verses of the Holy Quran and Traditions of the Holy Prophet (PBUH) throw light on this fact :

"O ye believers! fulfil your contracts" (5 : 1) (True believers are those) "Who faithfully observe trust and convenants."

(23 : 8)

"Whosoever is making such contracts, let it be in a well defined measure and well defined price and well defined time table."

(Muslim : Kitab al-Baya)

"...But if it be-a transaction on the spot among yourselves there is no blame on you if you reduce it not to writing. But take witnesses wherever ye make a commercial contract; and let neither scribe nor witness suffer harm...."   (2 : 282)

It is clear from the above questions that a Muslim businessman has to fulfil his promises and commitments to his employees, customers suppliers, government and general public in all respects. He should not indulge in cheating, violation of promises or arbitrary actions.

False Advertising and Misrepresentation

One of the most common unethical practices in modern business is to deceive customers by launching misleading advertisements and publicity compaigns. Business firms are spending enormous amount of money on commercial advertisements. The actual products rarely match the standard and specification mentioned in the advertising messages. Similarly, salesman and business traders generally have a tendency to motivate this customers by false eulogy, concealment of defects and misrepresentation. Islam strongly condemns all these practices and asksits followers to abstain from them. Following are some of the Quranic verses and tradition of the Prophet (PBUH) in this respect :

1. "And do not withhold from people the things that are their due and commit not evil in land with intent to spread disorder.
   (11 : 85)

2. "It is not lawful for a Muslim to sell such a commodity that has a defect, except that the defect is shown to the buyer."
   (Bukhari)

3. "The buyers and sellers are free till they do not separate and if they acted with honesty, and have explained the defects of commodities, then Allah will bless them with prosperity. And if both of them tried to deal dishonestly and tried to hide the defects then, it is likely that they may get some profits but the prosperity will vanish from their trade."
   (Muslim : Kitab al-Baya)

4. "What would be a greater dishonesty than that when you are talking with your brother, he may be thinking that you are telling the truth whereas you are deceiving him by telling lies."
   (Bukhari)

5. "Swearing produces a ready sale for a commodity but blots out the blessing."   (Muslim : Book of Business)

Thus, there is no scope for false advertising, adulteration, misrepresentation, concealment of defects and fraudulent swearing in the Islamic framework of business.

Accurate Measurement and Weights

One of the oldest ways of cheating in business is selling commodities with less than the standard weight or measurement. This would include the practice of selling substandard, inferior or adulterated products, which is the most common form of business frauds these days. The basic motive behind this malpractice is to maximize profits and accumulate material possessions, without any regard for the ethical validity of the means to be adopted for the same.

Islam declares that justice and balance is the essence of this universe, the hence man, as a part thereof, is expected to maintain justice and balance in all spheres of life.

Defrauding in weight is a very old type of exploitation. It was due to such fraud that the people of Shuaib were annihilated. Prophet Shuaib tried to correct his people day in and day out, but they turned a deaf ear to his preachings. They argued with him by saying that religion has nothing to do with business. Finally, these people were doomed. Quran and Sunnah repeatedly emphasize the ethical responsibility of business regarding weight and measurement.

1. "Give full measure when ye measure, and weight with a balance that is straight...."   (17 : 35)

2. "Give just measure and weight, now withhold from the people the things that are their due and do not create mischief on the earth after it has been set in order."   (7 : 85)

3. "And He (Allah) has set up the Balance (of Justice). In order that ye may Not transgress (due) balance. So establish weight with Justice And fall not short in the balance."   (55 : 7-9)

4. "Woe to those who deal in fraud : Those who, when they have to receive by measure from men exact full measure, but when they have to give by measure or weight to men give less than due. Do they not think that they will be called to account on a Mighty Day. A day when (all) mankind will stand before the Lord of Worlds ?   (83 : 1-6)

Hoarding and Profiteering

Hoarding and profiteering are some of the common forms of

business exploitations of society in general and consumers in particular. The lust for money and the over emphasis on profit maximization leads to hoarding of essential commodities during the periods of scarcity or crises, with a view to sell the same at lucrative prices. Artificial scarcity of a certain product is sometimes deliberately created by businessmen by hoarding large stocks. Islam, vehemently condemns hoarding and speculative buying and warns businessman about the dreadful consequences of this behaviour.

Following are some of the relevant teachings :

1. "And do not let those who covetously withhold the gifts which Allah has given them of his Grace Think that it is good for them. Nay, it will be worse for them : Soon the things which they covetously withhold will be tied to their necks like a twisted collar on the day of judgment." (3 : 180)

2. "One who hoards things for increasing their prices for Muslims is a wrong doer and he is free from the responsibility of Allah." (Mustadrik Hakim, Vol. 2)

3. The one who brings food to the market, Allah will help him, provide well for his family and the one who hoards is cursed by Allah." (Ibne Majah, Kitab al-Bayah)

4. "One who interferes in the market of the Muslims for increasing the prices, it becomes obligatory for Allah to throw him in the intense fire on the day of judgement." (Musnad, Abu Dawood)

Destruction of Surplus Produce

One of the "modern" methods of maximization, adopted by the Western business organisations, is to destroy the surplus produce with a view to create artificial scarcity of goods and increase price by artificial excess in demand. This is not just hypothetical : there are several instances, where physical destruction of surplus produce has taken place. The instance of Brazil is quite famous for the destruction of very large quantities of coffee by burning or dumping it into the sea. In California (USA) large quantities of oranges and bananas are destroyed by different methods, so that their prices may not drop below a particular level. Similarly, in the year 1932, fine quality jewels numbering 7,20,000 were put to fire in Japan, simply because the prices had tumbled down menacingly. After the destruction of these jewels, prices jumped up by 20 percent. As it is anti-human and callous destruction of natural resources,

Islam does not allow a person to destroy his produce. Goods and resources actually belong to Allah and man is merely their trustee. Accordingly, a trustee can not be allowed to destroy the goods which are in his possession as a trust. Islam considers that the destruction of surplus produce amounts to fasad fi-al-Ardh, which is reprehensible in the eyes of Allah.

The implication of Islam guideline is that the business organisations should try to explore appropriate ways and means to utilize their surplus produce for the betterment of mankind, rather than resort to its destruction in the callous pursuit of profit maximization. Some of the Islamic instructions regarding the destruction of produce may be cited below :

1. "And when he turns, his back, his aim everywhere is to spread mischief through the earth and destroy crops and cattle. But Allah loveth-not disorder on earth." (2 : 205)

2. Prophet (PBUH) said, "I dislike three things for you : useless argumentations, wasting goods and excessive questioning," (Bukhari, Kitab al-Zakah)

Interest and Unlawful Trade

All those business transactions which involve interest in one form or other, according to Islam, are unlawful and contribute to injustice. Islam declares that interest (*Riba*) is the root cause of all economic evils. It differentiates between genuine business profits and interest; while the former is desirable, the latter is highly undesirable. Islam offers an interest-free business system based on the Islamic principle of *mudarbah* and *shirkah*. There is no justification for interest in commercial transactions in Islam. Given below are some of the selected Islamic injunctions in this behalf :

"Those who devour interest will not stand, except as one who has been driven mad by the touch of the evil one. This is because they say : Trade is like usury. But Allah has permitted trade and forbidden interest." (2 : 275)

Fair Recruitment Practices

One of the important areas of public concern is the employment practices of big industrial organizations. Discrimination, nepotism corruption and bribery are very common in big organisations especially in public sector in the case of employment and promotional decisions.

According to Islam, an office or a post is a divine trust and, therefore, it should be offered to the deserving persons and responsibility should be given only that person who is able to shoulder it and who has the capability to do justice to the trust placed in him.

Similarly, the concept of trust demands that if a man is appointed to a certain high office, he should not use in for self-agrandisement or for the benefit of his relatives or particular community, and for the use of public or other funds for personal purpose are crimes. Islam has forbidden the exploitation, of ones office and taking undue advantage of it. It has been very severe in closing all the avenues of earning illegal wealth. This is amply revealed by the Quran and Sunnah :

1. "Allah commands you to render back your trust to those to whom they are due and when ye judge between man and man, that ye judge with justice."   (4 : 58)

2. "A man came to Prophet (PBUH) and asked when the doomsday would occur. The Prophet (PBUH) answered : "When deposits in trust would start being lost, then wait for the doomsday." He was again asked what is the meaning of loss of trust ? He replied "When responsibilities are entrusted to unfit persons then wait for the doomsday."   (Bukhari)

3. "O you who believe! Betray not the trust of Allah and the Messenger, nor misappropriate knowingly things entrusted to you. And know ye that your possession and your progeny are but a trial, and that it is Allah with whom lies your highest reward."   (8 : 27-28)

4. "When the administrator is given a job, he should receive his due and should pay the dues of others and then he is like a fighter in the cause of Allah till he returns home."   (Tibrani)

5. "Whoever recommends the case of persons and in compensation he is given a gift and he accepts it then he enters a big gate of the major sins."   (Abu Daud)

Fair Treatment of Workers

It is the moral responsibility of business organisations to take care of the over all welfare and betterment of their employees. They should not treat workers as machines or tools, but as human beings. Fair wages, good working conditions, suitable work and excellent brotherly treatment should be provided to the workers. Following are few Islamic instructions in this regard :

1. "Give the labourer wages before his perspiration be dry."
          (Ibne Maja)

2. "Whosoever engages a worker on work should mention the wages in advance.

3. "Allah says that I will act as plantiff, on the day of judgment, against the person who engages someone on work and takes full work from him but does not give him (full) wages."
          (Bukhari)

4. "Those who work under you are your brothers. Allah has placed them to work under you. So if a brother is working under another brother it is incumbent upon the brother in authority to provide the same food for his younger brother as he takes part himself and gives him the same clothing as he wears and does not put too much workload on their (worker's) shoulders lest they are overburdened. And if they are overburdened, you should come to their help."   (Bukhari)

Protection of Environment

One of the greatest menace of the present day big industrial plants is the pollution of environment. Businessmen, in their lust for money, function in total disregard of the repercussions of the manufacturing processes on the environment.

According to Islam, no individual or organisation has the right to utilize its resources in such a way that damage or inconvenience is caused to his people or the society in general. The Prophet (PBUH) has said:

"There is no scope for causing damage in Islam neither in the case of an independent action nor as a reaction."   (Kitab-al-Kharaj)

The utilization of natural resources for business purposes should be socially responsible. Islam urges upon its followers to use. The nature to the extent it is necessary for the production of socially useful goods and services and employ the means that justify their use for the end product Islamic responsibility demands that no damage occurs to nature in the process of man's usufruct of it. It tells us the Nature' is a gift granted by Allah to us :

"It is Allah who made your homes as places of rest and quiet, and made for you out of skin of animals (tents for) swellings.... And out of their wool and their soft fibre and their hair, rich

stuff and articles of convenience.... Out of the things He created, some things to give you shade, and of the hills He made some for your shelter. He made your garments to protect you from heat, and coats of mail to protect you from (your) mutual violence. Thus, does He complete His favours on you, that ye may bow to Hill will."   (16 : 81-81)

Thus, Islam does not allow a producer to engage in production just for the sake of profit. Production should aim at providing beneficial and useful items for the people, without causing any damage to the society or nature. The goals of "profit-maximization" and "customer-satisfaction" should be subordinate to the societal needs and responsibilities, and governed by divine commandments.

Conclusions

Ethical and social responsibility of business is a matter of serious concern in modern discussions of the policy planners, management circles, and government quarters. But Western civilization has failed to provide a solid basis for the development of an ethical and moral code of conduct for business. Its ethical values are largely utilitarian, highly relative, situational in nature and devoid of any spiritual sanctioning power. Contrary to it, Islam offers a unique and ideal perspective of business ethics. It considers business as a part of one's worship, provided that it is conducted in accordance with the commands of Allah, and the moral code of conduct prescribed by Islam.

The fundamental Islamic principles of ethics like truthfulness, honesty, trust, sincerity, brotherhood, science and knowledge, and justice provide the general background for business ethics. These principles have far reaching consequences for business ethics. The focus of the Islamic ethics is on changing the attitude, mentality and behaviour of people. The real implementation force behind the Islamic ethics is the belief in Allah and *Akhirah*.

Islam, also provides some specific ethical guidelines for business. The principles of faithful observance of contracts, abstaining from false advertising and misrepresentation. Measuring the weighing accurately, non-indulgence in hoarding and profiteering, avoiding destruction of surplus produce, prohibition of interest and unlawful trade, fair and just recruitment practices, brotherly treatment of workers, protection from environmental pollution, are only illustrative of business ethics in Islam. A thorough survey of Quran, Sunnah and early Islamic history can reveal a very comprehensive and rich guidance regarding ethical and social

responsibility of business. There is also the need to study and implications of Islamic principles in the context of the present day business situations so that these principles could be operationalised.

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14. Al-Quran, Infal : 27-28.

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ISLAMIC BELIEFS AS MODERATORS OF ORGANIZATIONAL STRESS

Ola Abdel - Kawi

Little empirical data is available about how Muslim executives react under stress. Observation suggests that some Muslim executives are not aware that reference to Islamic beliefs while cognitively appraising a stressor can change stress quantity and quality. This paper hypothesizes that cognitive reference to Islamic beliefs will alter the Muslim executive's evaluation of the given stressor and will change the perception of some stressors from a distress to eustress. Hence, the purpose of this paper is to : (a) develop a general theory of the interrelationship between stress cognition and the Islamic beliefs; (b) present a stress cognition model that explains the moderation function of Islamic beliefs; and (c) use Islamic beliefs in the application of the cognitive techniques of stress management. This paper, however, is selective in nature. It discusses only the Islamic beliefs that are expected to have direct impact on the Muslim executive's perception of a stressful event. And it focuses only on cognitive techniques of stress management. This approach seems to hold most promise for predicting, understanding, and controlling the Muslim executive's stress.

THE INTERRELATIONSHIP BETWEEN STRESS COGNITION AND RELIGIOUS BELIEFS

Stress can be defined as the cognitive process through which the person perceives a stressor. Selye (1974) argued that it is the negative or positive cognitive appraisal of a given situation that causes the individual to perceive it as stressful. Therefore, Seyle distinguished between two types of stress : distress or pathogenic stress "which goes beyond people's optimum arousal point so that performance and health deteriorated : (Savery, 1986, p. 17), and eustress, which is the optimal amount required by the individual for functioning. Schuler (1980) noted three possible outcomes of the individual's cognitive appraisal of a stressor : an opportunity, constraint, or demand on "being/having/doing what (s) he desires" (p. 189). Thus, the same situation could be perceived as an opportunity by one person or as a demand or a constraint by another person. The determinant factor, however, is the individual's needs, values, and desires. The individual, in his or her appraisal of a stressor, does not consider the objective environment only; rather, he or she predisposes other personality variables as inputs to information processing.

Personality Constructs

Beehr and Newman (1978) defined personality variables related to stress as "any characteristic of the human being that influences as individual's perception of stressful events, interpretation of events as stressful, and/or reaction to stress" (p. 678). Personality constructs, as employed in organizational behaviour research, are divided into two categories : cognitive and motivational. The cognitive category is defined as the "characteristic properties of the individual's perception and thought processes, how the individual processes information." (Weiss & Adler, 1984, p. 8), and it includes all perceptual constructs. The motivational category is defined as "those stable individual differences in the why, when, where, and how behavior is energized and maintained" (Weiss & Adler, p.8), and it includes needs, motives, beliefs, and values. While the cognitive category embraces the thought processes the individual performs to recognize an event, the motivational category includes the implanted measures and standards according to which the individual evaluates these events. Both cognitive and motivational categories will cause individual differences in the final construction of a stressful event (Kelly, 1955; Allen & Hyde, 1981; and Jenner, 1986).

The Belief System

Rokeach (1960) noted that the belief system "is conceived to represent all the beliefs, sets, expectancies, or hypotheses, conscious and unconscious, that a person at a given time accepts as true of the world he lives in" (p. 33). Rokeach explained further that the beliefs one holds are a system because they are "an organization of parts" (p. 34). Thus, the parts of a belief system include the following : religious, political, scientific, economic, and social. Because the religious part of the Islamic belief system dominates the other parts, this paper will focus only on the religious beliefs.

Religious Beliefs

Religious beliefs have an "Important bearing upon... basic personality variables" (Hanawalt, 1963, p. 347). While religion is defined as "the inner experience of the individual as he apprehends a Beyond, especially as he strives to harmonize his life with the Beyond" (Clark, 1963, p 128), the religious belief is referred to as a "cognitive system" (Brown & Pallant, 1962, p. 813). The function of this cognitive system is to interpret the "immediate experience by reference to the ultimate structure of the universe" (Meredith, 1968, p. 1039). This implies that any stressful event is subject to some degree of religious evaluation by means of the individual's cognitive process.

Religious Beliefs and Personality Variables

Most studies of religious beliefs "run correlation between religious beliefs and a number of personality variables" (Martin & Nichols, 1962, p.7). For example, Dreger's (1952) study of some personality correlates of religious attitudes have led him to reject the hypothesis that "conservative individuals are more guilt-ridden than liberals" (p. 1). Hanawalt (1963) found no correlation between feelings of security and of self-esteem and religious beliefs among Jewish and Catholic women. Meredith (1968) found that "adherence to religious belief is (not) related to 'closed mindeness', ... or authoritarian tendencies" (p. 1041). Interestingly, Meredith found little evidence of support the tension-reduction hypothesis of "religious personality" (p. 1041).

We cannot, however, generalize the above findings to the Muslim personality because of the use of overt religious activities as a measure of religious belief. We know little however, about the effects of the Islamic religious beliefs on the Muslim personality. Important questions remain to be answered by future research : (a) What are the attributes

of the Islamic personality ? (b) Does the Islamic belief system affect different personality variables ? (c) How do Muslim executives refer to their religious belief system while under stress? The answers will remain a challenge for the Muslim Social Scientists.

STRESS COGNITION MODEL

The proposed stress cognition model (see Figure 1) posits that an individual's stress is explained by the interaction between the external and internal environments. The external environment includes both the organizational and extraorganizational environments. The internal environment is composed of the individual's beliefs and motives. Organizational stress inducing events are due to 'discrepancies between the individual's motives and supplies in job environment" (Harrison, 1980, p. 181). The extraorganizational events are life changes such as retirement, death of a spouse, or divorce. Internally generated stressors are pressures the individual experiences "by being ambitious, materialistic, competitive, and aggressive" (Yates, 1979, p.19). Because internal stressors "have far more intense effect than do the external stressors" (Yates, p. 19), the proposed model focuses on how the Muslim executive cognitively alters his or her internal motives in order to reduce stress due to discrepancies between these motives and lack of supplies in work environment.

The cognitive process is stimulated when the external events enter the mind/body system through the perception channel. At this point the individual "[has] not yet 'thought' about it, merely sensed the occurrence of the phenomenon" (Allen & Hyde, 1981, p. xii). One could overlook the importance of the perception in the cognitive appraisal of an event, but "when we realize that some forms of stress control will actually alter slightly the way in which [our] sense organs feed information to the brain" (Allen & Hyde p. xii), then we recognize the active role perception could pay in stress management.

This perception of stressor activates the belief system in a fashion that makes it function as a frame of reference the individual uses to process the information he or she has acquired about the perceived stressor. During the cognitive appraisal processes, The individual analyzes and classifies the perceived stressor. "Here, labels are attached to perceptions, such as good or bad; dangerous or harmless; pleasant, adversive, or benign" (Allen & Hyde, 1981, p. xii).

The felt stress is the final outcome of the individual's cognitive appraisal. If the individual concludes that the event is a constraint on his or her goals or motives, then the psychological and psychological strains will be more intense and, therefore, will cause organizationally undesirable behavioral outcomes, the most common are; lack of satisfaction, lack of motivation, and decreased performance.

The cognition/behavior relationship can be moderated to reduce the quantity and change the quality of felt stress. There are two types of stress moderators; personality and situational moderators (Beehr, 1976, p. 35). This model focuses on Islamic beliefs as a personality variable and hypothesizes that these beliefs can moderate the cognition/behavior relationship.

Street Cognition Model

Gibson, Ivancevich, and Donnelly (1988) defined a moderator as "a condition, behavior, or characteristic that qualifies the relationship between two variables. The effect may be to intensify or weaken the relationship" (p. 24). Two Islamic beliefs are proposed as moderators of the cognition/behavior relationship : the belief in one creator-sustainer God and the belief in work as a religious obligation and rewards in the life hereafter. The proposed specific relationships will be explored and developed further in a series of propositions for future research.

THE MODERATION FUNCTION OF ISLAMIC BELIEFS

Although the Islamic belief system is holistic in nature, there are certain beliefs that can reduce stress if the Muslim executive cognitively referred to them.

(1) The belief in one creator-sustainer God.

The witness to the oneness of God is a total conviction that requires both submission and commitment. There are several implications of this belief. First, the Muslim should seek knowledge to reach this conviction. Al Faruqi (1976) noted that a "man is not a convinced Muslim unless he has reasoned out his religion, known it in person, and become personally convinced of its truth and validity" (p. 522). Second, the Muslim should exercise freedom of choice to reach this conviction based on his or her own free will. Third, the Muslim is motivated merely by his knowledge of Allah, not by a desire for power or a drive for money because "both (are) notorious for their vulnerability to the vicissitudes of frustration and to too prolonged examination, particularly at the end of the individual's life" (Clark, 1963, p. 130). This motivation by knowledge of Allah (SWT) created a sensed sate of freedom from materialistic values (although it is not completely denied as a human motivator) in which the Muslim is in total control over his or her desires, needs, wants, and wishes. Finally, the conviction of Allah (SWT) as one sustainer and acceptance of His divine assistance provide the Muslim with source of security that assures the Muslim that he or she is never left alone without guidance and assistance. "And if My servants ask you of Me, tell them that I am near and that I respond to the caller who calls upon Me. Tell them then to pray to Me, to believe in Me. That is the way to wisdom" (Qur'an 2 : 186). God also says : "Seek further assistance by patience and prayer. The latter overtaxes none but the irreverent and the proud. It is a force for genuine assistance for those who know that they will someday confront their Lord and that to Him they shall finally return" (2 : 45-46). Allah (SWT) assures us that one who reaches this degree of conviction and sincerely submits to Him alone and asks his guidance "has reason neither to fear nor to grieve" (2 : 38). Therefore, "such men fear neither poverty nor humiliation in this world because religious certitude is the greatest wealth and the greatest glory" (Al Faruqi, p. 527). We can not overlook the psychological consequences

of this belief. Because it is based on knowledge reached by logic, reason, and inner experience, it is not an illusion.

There are two expected behavioral outcomes of this belief. First, because this belief demands cognitive evaluation of one's motives and goals, it creates an inner urge for perfection. To motivate the individual to overcome the predicted difficulties the Qur'an has honored the 'self' that seeks correction : "And I do call to witness The self-reproaching spirit" (75 : 2). In his or her striving for righteousness, virtue, and piety, the Muslim will achieve self-actualization. Furthermore, the exercise of freedom of choice and free will can fulfill the Muslim's need for self-esteem. Research has found that "at highest level of the need hierarchy a reversal occurs in the satisfaction-importance relationship." (Bedian, 1986, p. 438). Thus, increased satisfaction of self-esteem and self-actualization will lead to increased rather than decreased motivation. This suggests the following proposition for further investigations :

Proposition One :

The stronger the inner urge of the Muslim executive to self-perfection the more stimulation for the higher order needs causing them to function as long-term motivators.

Proposition Two :

The cognitive awareness of the divine assistance during stressful events will satisfy the Muslim safety needs and, therefore, reduce stress.

(2) The belief in work as a religious obligation and rewards in the life hereafter.

Sharfuddin (1987) noted that work in Islam is "considered one of the external manifestations of faith" (p. 232). The Qur'an asserts that man's work will be witnessed by Allah (SWT), his prophet, and the believers; and will be rewarded by Allah (SWT) The reward are "integrally linked in this life and in the hereafter" (Sharfuddin, p. 239). The Qur'an states that "Man acquires nothing but what he himself has earned; none of his deeds is lost and each will count on the Day of Judgment" (53 : 39-41).

Rahman (1982) noted that "the belief in God and Human accounta-bility pay a strictly functional role" (p. 14). the purpose of life and death is defined in the Qur'an "He... Who created death as well as life that you may prove who of you is better in deed" (67 : 2). Therefore, the goal of the individual is described in Qur'an as "But seek with that which God has bestowed on you, the Home of the Hereafter, Nor forget your

portion in this World" (28 : 77). For this request, the rules are very well defined. The Islamic morals should be observed not as recommendations to the admired occasionally but as commandments to be honored in all activities, enforced, and effected.

There are certain implications of this belief. First, it encompasses an unmistakable sense of direction. Second, it delineates a certain structure of the reward system in the Islamic theory of human behavior. Third, free will is the essence of the individual's responsibility to his or her creator. Spilka (1970) noted that "the doctrine of free will embodies the idea of action in its fullest sense" (p. 175). Finally, this belief implies that the ultimate significance should not be placed to this life, the "Qur'an says : "What is life of this world But play and amusement ? But best is the Home In the Hereafter, for those who are righteous. Will ye not then understand?" (6 : 32).

Two expected behavioral outcomes of this belief are stated in the following propositions :

Proposition Three :

Muslim executives who believe in work as a religious obligation and have expectancies of rewards in the hereafter will be more motivated to work and will demonstrate higher levels of performance.

Proposition Four :

Cognitive reinforcement of insignificance of some stressful events will reduce the Muslim executive stress by changing the perception of the magnitude of such events.

Only empirical data could provide evidence for the strength of the proposed relationship. Research findings, however, suggest that "...Religious belief alone, ... is not of sufficient strength to show a differentiating effect upon the measures of self esteem and security" (Hanawalt, 1963, p. 352). For example Hupburn (1971) found that "whereas 95% of teenager polled indicated belief in God, less than 40% were willing the entrust their lives to God" (p. 174). One could conclude then that there are other personality variables that inhibit religious beliefs from performing their assumed function. *This model proposes that the expected moderation function of the Islamic belief system is contingent on two personality variables : the degree of certitude and the religious outlook*

(1) **Degree of certitude.** Individuals do not hold the same assurance about their beliefs including religious beliefs. Lawinsohn (1961)

mentioned that "the highest degree is complete certainty, next is belief, then suspicion, and finally doubt" (p. 26). Sharif (1963) argued that there are three degrees of knowledge in the "ascending scale of certitude" (p. 146). These are (1) knowledge by inference (ilm al-yaqin), (2) knowledge by perception, reporting, or observation (ain al-yaqin) and (3) knowledge by experience or intuition (haqq al-yaqin) (p. 147). Schiebe (1970) indicated that "beliefs are considered to vary according to degree of certainty" (p. 28). Both Sharif (1963) and Schiebe (1970) attributed the variation in degree of certainty to source of Information. While Sharif referred to these sources as inference, observation, and Intuition (p. 147), Schibe referred to them as induction, construction, analogy, and authority (p. 36). Kerlinger (1973) also mentioned four ways of knowing or 'fixing (a) belief" (p. 5) : method of tenacity, method of authority, intuition or a priori method, and scientific method (p. 5-6). Thus, there is a consensus in literature on the relationship between degree of certitude and source of knowledge. This point is relevant to this paper because it determines the individual's dispositions to act on certain assumption. Moreover, it explains that "a person's willingness to purse a course of action depends to a great extent upon his confidence of success" (Schiebe, 1970, p. 27).

Proposition Five :

Those Muslim executives who score higher on the degree of certitude will be more motivated to work and less stressed than those who score less on degree of certitude.

The degree of certitude is an outcome of the cognitive interaction between the belief, its source, and the believer's personality variables. This cognitive interaction may be subject to errors due to chance or skills of the believer. Schiebe (1970) noted that the two sources that may cause uncertainty are distal and proximal (p. 28.). While distal uncertainty is due to chance error, proximal uncertainty is due to skill error. Both of them influence degree of certitude about a given belief. Schiebe's explanation of variations in degree of certitude is congruent with Sharif's explanation of sources of errors: (1) errors of reasoning, (2) errors of observation, and (3) errors of intuition. The first and the third are errors due to skills deficiency and the second is due to chance.

Proposition Six :

Cognitive awareness of skill sources of uncertainty will increase the Muslim executive's ability to increase his degree of certitude and, therefore, reduce stress.

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(2) **Religious outlook.** Maududi (1977) argued that there are two types of Muslims. The first type "accept Islam as their religion but treat this religion merely as a part of a section of their whole life" (p. 68). The second type of Muslims are "those who completely merge into Islam their full personality and entire existence" (p. 68). Although there is no empirical data to support his argument. This is based on Qur'an itself, see 22 : 11 (Ed), common observation suggest that individual Muslims differ in both the direction and intensity of their integration of the religious beliefs into their life. Review of research on other religious, however, provides some support for Maududi's observation. Allport (1960), in his well recognized investigation of the nature of religious beliefs, noted that there are two types of religious outlook adopted according to the individual's motives : extrinsic and intrinsic. He defined the extrinsic religion as a "self-protective form of religious outlook, which provides the believer with comfort and salvation at the expense of outergroups" (p. 257). The intrinsic religious outlook, on the other hand, "marks the life that has interiorized the total creed of his faith without reservation" (p. 257). The individual's master motive under the first type is always self-interest, where he or she uses his or her religion and makes it serve him. The individual under the second type serves his religion and lives it in every minor detail of his life. It is interesting to notice the similarities between the two religious outlook provided by both Allport and Maududi. Maududi (1970), for example, provided further elaboration about the first type of Muslims and mentioned that "If they show love, it would be for Nafs or for self-benefit" (p. 69), and everything in their lives "will be to a great extent exempt from religion and totally based on worldly considerations" (p. 69), and "in all spheres they will have an independent position which will have no connection with their position as Muslims" (p. 69). Maududi described the second kind of Muslims as those who hav their collective life based entirely on principles of Islam, and there is "a complete sway of Islam in their heart and mind, ... on their body and soul" (p. 69). Despite these interesting similarities, we can neither accept Maududi's observation. (It is interesting to note that the another calls for an empirical evidence on something which Qur'an itself states in respect of sincere Muslims and those who are hypocrites (Al-Munafiqun) Maududi's observations are only explanatory (Ed) at its face value, nor generalize Allports's findings to the Islamic personality without enough empirical support.

Proposition Seven :

The Muslim executives who hold an extrinsic religious outlook will

score lower on degree of certitude and higher on stress quantity and quality than those who hold an intrinsic religious outlook.

STRESS MANAGEMENT FOR MUSLIM EXECUTIVES

Current stress management programs use the cognitive process to alter the individual's perception of a stressor at the early stage of stress cognition. The proposed stress management program uses the same approach in order to achieve the following.

Objectives :

     (1) To develop cognitive awareness of internal sources of stress.

     (2) To change the quality of a perceived stressor.

     (3) To develop the Muslim executive's ability for self-leadership.

     This program's strategy integrates the stress cognition process and the Islamic belief system.

The Cognitive Techniques of the Stress Management

Although only five cognitive techniques are discussed this should not suggest the invalidity of other stress management techniques.

Social Engineering. Allen and Hyde (1981) argued that because "many stressors are part of the acquisition of basic needs, desires, and goals that we have in life" (p. 81), social engineering "involves identifying the analyzing common stressors and the goals that they are a part of acquiring, and then restructuring.... goal-directed behavior so that he goal is still met, but the amount of stress that was required... is reduced" (p. 81). The proposed program uses the same goal alternative system but within the Islamic context. This is recognized in Islam as moral endeavor (moral jihad).

Proposition Eight :

Restructuring goal-directed behavior according to Islamic beliefs will reduce the internally generated stressors of the Muslim executive.

Cognitive Reappraisal. It focuses on eliminating "subsequent, maladaptive arousal" (Allen & Hyde, 1981, p. 104) by converting a potential distress into eustress. This is achieved by directing promote resolution and growth rather than those that promote damage and disease" (Allen & Hyde, p. 104). The Qur'an emphasizes the power of positive thinking

(2) Religious outlook. Maududi (1977) argued that there are two types of Muslims. The first type "accept Islam as their religion but treat this religion merely as a part of a section of their whole life" (p. 68). The second type of Muslims are "those who completely merge into Islam their full personality and entire existence" (p. 68). Although there is no empirical data to support his argument. This is based on Qur'an itself. see 22 : 11 (Ed), common observation suggest that individual Muslims differ in both the direction and intensity of their integration of the religious beliefs into their life. Review of research on other religious, however, provides some support for Maududi's observation. Allport (1960), in his well recognized investigation of the nature of religious beliefs, noted that there are two types of religious outlook adopted according to the individual's motives : extrinsic and intrinsic. He defined the extrinsic religion as a "self-protective form of religious outlook, which provides the believer with comfort and salvation at the expense of outergroups" (p. 257). The intrinsic religious outlook, on the other hand, "marks the life that has interiorized the total creed of his faith without reservation" (p. 257). The individual's master motive under the first type is always self-interest, where he or she uses his or her religion and makes it serve him. The individual under the second type serves his religion and lives it in every minor detail of his life. It is interesting to notice the similarities between the two religious outlook provided by both Allport and Maududi. Maududi (1970), for example, provided further elaboration about the first type of Muslims and mentioned that "If they show love, it would be for Nafs or for self-benefit" (p. 69), and everything in their lives "will be to a great extent exempt from religion and totally based on worldly considerations" (p. 69), and "in all spheres they will have an independent position which will have no connection with their position as Muslims" (p. 69). Maududi described the second kind of Muslims as those who hav their collective life based entirely on principles of Islam, and there is "a complete sway of Islam in their heart and mind, ... on their body and soul" (p. 69). Despite these interesting similarities, we can neither accept Maududi's observation. (It is interesting to note that the another calls for an empirical evidence on something which Qur'an itself states in respect of sincere Muslims and those who are hypocrites (Al-Munafiqun) Maududi's observations are only explanatory (Ed) at its face value, nor generalize Allports's findings to the Islamic personality without enough empirical support.

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"Verily, With every hardship comes ease! Hence, when thou hart freed [from distress], remain steadfast, and unto thy sustainer turn with love" (94 : 5-8). This particular verse urges the Muslim to rethink any undesirable or stressful situation and to focus the mind on the positive facets that will help him or her and the situation. The stress management program points this intellectual jihad by referring to many examples mentioned in the Qur'an.

Proposition Nine :

Cognitive reappraisal of a stressor with reference to Islamic beliefs will reduce stress by changing its quality.

Personality Engineering. "Hans Seyle said that by adopting the right attitude toward life, one can turn harmful distress into positive stress. He suggested that this may be the most powerful stress reduction technique in existence" (Quoted in Girdano & Everly, 1986, p. 133). The proposed stress management program develops self-leadership skills to enable the Muslim to change the negative aspects in his or her personality that may cause stress.

Proposition Ten :

Those Muslim executives who exhibit self-leadership qualities will be more able to control internally generated stress than those who exhibit less self-leadership qualities.

MEDITATION. Allen and Hyde (1981) defined meditation as "any activity which attempts to focus and maintain attention on unchanging or repetitive stimulus" (p. 113). Its function is "to unchanging or repetitive stimulus" (p. 113). Its function is "to alter cognitive functioning and access a spirituality aware state of consciousness": (Allen & Hyde, p. 113). The main characteristics of meditation according to Allen and Hyde are a quiet environment, posture "because orientation of the body will have an influence on the state of mind' (p. 114), a meditation object that is "the entity or stimulus that serves as the focus of [the] attention'(p. 114), a passive attitude toward any mind drafting, and regular practice "to gain maximum psychophysiological stress reduction benefit from meditation" (p. 114). This program emphasizes the importance of the prayers not only as a required ibadah, but also as a meditation tool. These prayers satisfy the characteristics of the art of meditation described by Girdano and Everly (1986) as the "ability to maintain a passive concentration state in which alertness and control are maintained, but in such a way as not to be tension producing" (p. 211).

Proposition Eleven :

Muslim executives who recognize prayers as a means for stress reduction will be more able to use them as stress coping technique.

SELECTIVE AWARENESS. Allen and Hyde (1981) defined this technique as "exercising .. power of choice over stimuli, ideas, or images presented to the mind" (p. 131). The proposed stress management program utilizes one of the interesting elements of the selective awareness theory, that "regardless of our innate design, we have a choice as to where to place out attention" (p. 13). This implies that the individual has the power to choose one thought over another by controlling his or her focus of attention.

Proposition Twelve :

Those Muslim executives who demonstrate strong self leadership qualities will be more able to cognitively control arousal and stress by selective awareness than those who demonstrate weak leadership qualities.

IMPLICATIONS FOR PRACTICE

A number of practical implications are included in the foregoing discussion of the model. Potential interventions available to Islamic organizations include cognitive and behavioral approaches.

First, Islamic research institutions can use stress assessment instruments to learn about sources of Muslim executive stress. Second, based on the theoretical framework presented in this paper, these institutions could develop a stress management program for Muslim executives that integrates the cognitive process with the Islamic belief system. Third, the application of the Islamic reward system to change the Muslim expectancies of his or her work will assist in reducing stress generated from a lack of supply of motivation in the work environment. The proposed model suggests that cognitive appraisal of a stressor and the Islamic belief system, in combination, will reduce stress than either one would alone. Most importantly, the proposed model provides a basis for understanding that most Muslims tend to search outside themselves for sources of stress, while research provides enough evidence that internally generated stressors produce the most strain.

CONCLUSION

This paper suggests that the integration between the stress cognition process and the Islamic belief system can be used for a stress management program to assist executive Muslims to predict, understand, and control stress. The model offers insight into how Muslim executive experience internally generated stressors and how a goal alternative system can reduce them. It also explains how Islamic beliefs can stimulate higher order needs, increase motivation, and therefore decrease stress. The paper uses the Islamic reward system as a means to reduce stress when motives are lacking in the work environment. The proposed variables and relationships are provided in propositions for future research. The strength of the proposed relationships, however, remains to be tested. The proposed stress cognition model with the relevant Islamic beliefs as moderators is based upon and is consistent with stress management and cognition theory and research. The proposed model recognizes the fact that the observation and measurement of the Muslim executive's applications of the Islamic belief system is difficult. But with the adoption of a stress cognition approach, future investigation can use the measurement tools available with the proper necessary adaptation. These, as well as anonymous self-report, should expand our knowledge about such important subjects as attributes of Islamic personality and Muslim executives' stress.

The tendency to avoid empirical research of Islamic implications may lead to the conclusion that there is a separation between Islam and science, and that Islamic knowledge be made. In some areas, such as the subject of this paper, the lack of theory to guide scientific investigation has inhibited the systematic development of empirical research agenda. The availability of field collected data about Muslim executives will provide the Muslim social scientists with a basis for the assessment of executives' personality as well as their needs, fears and conflicts. Only then Islamic knowledge can better serve the long neglected Muslim executives.

It is hoped that the proposed theoretical framework as well as the propositions included can add to the conceptual base needed to develop a research agenda for future investigations and a potential stress management program for Muslim executives.

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ISLAMIC PRINCIPLES OF ORGANIZATIONAL BEHAVIOR : A CONCEPTUAL OUTLINE

Ghouse A. Shareef

INTRODUCTION

A human organization may be defined as a planned association of persons to achieve certain specified goals. An organization's success depends, in part, on the goal-congruent behavior of its member (harmony of individual member's goals with those of the organization).

To achieve and evaluate goal-congruence, goals and objectives are carefully set; an organizational structure is designed; policies and procedures are delineated for each segment of the organization; and performance measurement standards and techniques are applied to measure the outcome of implemented decisions.

The opposite of goal-congruent behavior is dysfunctional behavior (conflicts between a member's goals and those of the organization). The degree of dysfunctional behavior in an organization determines the degree of chaos and the impending failure of the organization.

According to the science of psychology, healthy human beings acquire and process information to make decisions and to implement decisions through the dual-mechanism of Cognitive power and Effective stimuli.

According to Webster's New 20th Century Dictionary, unabridged edition, Cognitive power is the process, the faculty, or the act of knowing, perceiving of acquiring an idea. According to the same source, Affect or Affectivity deals with external stimuli that arouse emotions, feelings, or moods in human behavior, Effective variables can be categorized into systems such as value systems or belief systems (rational or irrational, logical or absurd). Thus, an individual's behavior profile at any point in time is the sum of the quantity and quality of Cognitive power, and the emotional responses to the quantity and quality of Cognitive power, and the emotional responses to the quantity and quality of Effective variables to which the individual has been exposed. For example, if a true Muslim who has gathered information on the ill effects of intoxicants, is presented with the Quranic commandment that totally prohibits intoxicants, he/she will decide to disassociate with all aspects of intoxicants (production, distribution, consumption, etc.), unless an intoxicant is required to save a human life.

Consequently, an overall quality level of an organization's performance is a function of the collective quality of the decision-making profiles of its individual members. This collective quality is also an indicator of goal-congruency or dysfunctional behavior. It is also an indicator of the degrees of impending success or failure of the organization.

Organizations operate within the confines of national political entities all of which subscribe to certain broad patriotic themes, religious or atheistic belief systems, nationalistic, tribalistic, or cultistic belief systems, secular systems, etc. For example, American democratic-capitalistic-secular nationalism; Soviet totalitarian-communistic-atheistic nationalism; Israeli Zionism; Japanese capitalistic-nationalistic Shintoism, Iranian Shiism, etc. Organizations and their members in such national confines imitate their nation's patriotic themes willingly or unwillingly.

Numerous international patriotic theme conflicts among nations have kept the human race in chaos, at war, and destibilization. And yet, the human race has been longing to know the truth about its purpose on the Planet Earth and the mysteries of the Universe. The humans realize that their freedom, life span, and ability to understand the Universe are limited. However, the human race, including the so called Muslims of today, does not realize how fortunate it has been to have received divine guidance from its Merciful Creator, in stages, all the way from Adam (PBUH), the first human, to Muhammad (PBUH) who received the

complete and final document of Quran (The Reading), and who acted on it as a role model (Seerah and Ahadeeth).

This Divine document, revealed over 1400 years ago, enriched the human Cognitive power tremendously by revealing many secrets about the Universe and urging the human race to strive for knowledge. This document also has revealed to the human race the effective value system that will harmonize the human goals with the goals set by God for the humans for their success on Earth as well as after their death.

This final divine document and its final role model Muhammad (PBUH) together constitute Islam (peace through submission) and true adherents and applicants of these principles constitute the real Muslim Ummah (the rightly guided community). All the humans from Adam (PBUH), who sincerely followed the divine guidance revealed through a long chain of Prophets including Abraham, Moses, Jesus (PBUH) were all Muslims. The Quran and final Prophet Muhammad (PBUH) guarantee the human race that if the guiding principles are sincerely and realistically applied to Organizational Behavior, there will be an orderly and balanced human development which will result into a peaceful and prosperous life here on Earth and a blissful and everlasting life in Paradise.

For several centuries, Muslims and Muslim countries have failed to appreciate and demonstrate a true application and exemplification of the Islamic Organizational Behavior principles and may even have made a mockery of them. As a consequence, many Muslim nations have high rates of illiteracy, poverty, organizational and governmental corruption. Muslims must also bear the blame for the human misery for not having promoted these guidelines as obligated by Quran.

This paper attempts to outline the key principles of Islamic Organizational Behavior.

UNIVERSAL PRINCIPLES

1. Unequivocal affirmation of God's Universal Authority

The Universe is owned and operated by a single force know as God or Allah in Arabic language. God is the Universal Master. God is the beginning and the end. Any human being who rejects God's authority or dilutes it by associating partner(s) with God, is committing the *worst error* of his or her life and should expect to

pay the *highest cost*- the unimaginably painful burning in the Hell-fire.

2. **Unequivocal Affirmation that the Human Race is the God's Agent and Trustee on Earth**

As agents and trustees, humans are provided with :

(a) Nafs, the human life from which is a combination of Earth-based biological body and Paradise-based Rooh or pure Spirit when it enters the body at birth;

(b) Limited amounts of life spans, power of speech, will power, power to identify good and evil, freedom of choice, and knowledge;

(c) Limited amounts of life support systems on the around the Earth. These support systems coexist with anti-support systems;

(d) Broad policies, procedures, and standards in the form of divine guidance to regulate human behavior in fulfilling its Agency and Trust responsibility;

(e) The mission or the key goal prescribed for the human race by God is to demonstrate to God, through intentions and deeds, that it can establish a peaceful, God-loving, universal human brotherhood on Earth within the budget allowances mentioned in (a) thru (d). The mission also includes to beware of the selfish evil lurking in each human being and to do everything possible to control and frustrate the evil which had overtaken Diabolis and made him a failure through disobedience to God. This mission and responsibility is both *joint* and *several* for each and every able human being;

(f) The reward for successfully carrying out the responsibility (being a true steward on Earth purely for the pleasure of God) is the entry into Paradise to live a blissful and immortal life, and to be able to directly see God's face. This is the pinnacle of success for any life form in the Universe.

(g) The penalty for failure to fulfil this responsibility is also the most severe in the Universe. The failed Nafses, sort of defective and spoiled products, must be thrown into the blackened heat of the Hell-fire (with varying degrees of heat). Defective ones will stay in Hell for a while and will be moved to Paradise. The spoiled ones (Diabolis is at the head of the list) will remain there

forever. According to Muhammad (PBUH) the contents of Paradise would make one think that every human wants to get in but the touch requirements would qualify only a few to get in. The contents of Hell would make one think that no human wants to get in, but the requirements are so easy that a vast number would qualify to be put in. Thus, the stakes of success and failure are indeed very high.

DERIVED PRINCIPLES

1. **Unequivocal Affirmation that all of the Socio-Economic and Political paradigms of the human race are only *means* or *sub-goals* to achieve the universal goals as explained above.**

The implications of *rejecting* this affirmation may be listed as follows:

(a) At the very outset, it creates severe divisions among the humans leading to a dysfunctional behavior, since the socio-economic and political activities will be relied upon as the ultimate goals to be achieved, and in direct conflict with the human mission as prescribed by God.

(b) God's authority would be rejected or would be relegated to a secondary position, and would invite corrective action by God which may be very painful.

(c) Humans, already divided into schisms, instead of being God's Agents and Trustees, will assume the position of being Masters of themselves, the invent their own policies, procedures, and standards of living their lives on Earth. God describes these actions as rebellion and mischief on Earth and a satanic (Diabolis) strategy.

(d) The human race gets divided into rich and poor, as economic exploitation of one group by another takes place or deliberate attempts are made by one group to keep the others from prosperity. Discrimination based on race, color, nationality, sex, religion, economic status, etc., become the norms. Raping the environment becomes a reality putting the human race into further danger.

(e) More and more time, effort and resources would be diverted to repair and damages created by the chaos and dysfunctional

behavior.

(f) In short, the humans' attempts to maximize the short-term bene-
fits will result in a long-term damage to the environment on
Earth, a loss of peaceful lire on Earth, and a hoard of human
entering the Hell-fire.

2. **Unequivocal Affirmation that God rightly guides all those hu-
mans who believe in God's authority and human's Agency and
Trustee responsibility, and are willing to act out their respon-
sibility. These are called the True Muslims.**

God empowers this group of people as follows :

"You are the best community which has been brought forth for
mankind. You promote what is good and forbid what is evil and
you believe in God (Alone)."   (3 : 110)

"Thus, we have set you up as a *moderate* nation so that you may
act as witnesses for mankind, as the messenger (Muhammad,
PBUH) is a witness for you."   (2 : 143)

"Let there be a Community among you who will invite (others)
to do good deeds, promote what is good, and forbid what is evil;
those will be prosperous. Do not be like those who split up in
disagreement after explanations had come to them; those will
have awful torment!   (3 : 104-105)

APPLIED PRINCIPLES

1. Organizational Goals :

(a) Integrate the Universal and Derived goals throughout the organi-
zation as the foundation for behavior.

(b) Cannot produce and supply goods and services that are forbid-
den (haraam), e.g., intoxicants, swine, and blood for consump-
tion; any product that is harmful except to save a life; all kinds
of gambling activities and other socially degrading services;
damaging of environment, etc. Whatever is produced and
supplied must be of best quality possible.

(c) Can own private property and earn profits so long as hoarding,
exploitative or windfall gains are avoided, and charitable con-
tributions must be made at the required minimum rate.

2. **Organizational Structure :**

Hierarchy of management is naturally based. The Paradise,
Hell, the Universe, and the human capabilities and actions all
have low to high gradations. The positions are to be filled based
on merit-both technical and Islamic behavioral quality.

3. **Leadership :**

Authority, responsibility, and accountability are also naturally
based, but have dual meaning.

(a) Muslim workers and managers simultaneously report to two
superiors :

(i) to God (automatic and instant recording) and

(ii) to the human manager.

(b) Similarly, Muslim workers and managers feel responsible first
to God and only afterwards to the human manager. The
assumption is that if a Muslim has to please God, he or she must
perceive that the assigned work is not a "haraam" activity, and
must also perceive that high quality performance is essential to
please God.

"... Cooperate with one another for virtue and piety and do not
cooperate with one another for the purpose of vice and aggres-
sion. Fear Allah (Alone); for Allah is strict with punishment."
                                                                (5 : 21)

"... and do no obey any wicked or ungrateful person among
them."   (76 : 24)

(c) Team and participative approach is required. (See b.) (5 : 2)

"....and those who answer the call of their Lord and establish
worship and whose affairs are conducted through consultation."
(42 : 38)

"It was by the mercy of Allah that you (Oh Muhammed) were
lenient with them, for if you had been stern and fierce of heart,
they would have dispersed from around you. So pardon them
and ask forgiveness for them and consult with them upon the
conduct of affairs."

4. **Work Ethic and Hygiene :**

"The Prophet once said that Believers are expected to follow the

Ethics (Akhlaq) of Allah. Since he does all things on best Pattern, believers are expected to do their duty in best possible way."

(27 : 88)

"Truly Allah loves those who turn to Him constantly and loves those who keep themselves pure and clean."   (2 : 222)

5. Individual and Interpersonal Behavior :

Quran and Sunnah lay down comprehensive guidelines for training Individual Muslims to be educated, skilled, with in the organization as well as at home and the external environment. Some of the board guidelines are :

(a) Belief in God and engaging in honorable work are mandated as a combination.

(b) Engaging in the promotion of good and forbidding of evil among mankind is also mandated as a combination.

(c) Regularly scheduled worship and charity are mandated as a combination.

(d) Fasting and pilgrimage are mandated.

(e) Mutual rights and duties between husbands and wives, parents and children, employers and employees are delineated.

(f) Acquiring knowledge, even if it involves long-distance travel, is encouraged.

(g) Striving for change is mandated. (13 : 11)

6. Motivation :

For a true Muslim, self-actualization is a combination of actions listed in 5(a) thru (g) that will earn God's mercy and entry into Paradise. Economic incentives are motivators only in life threatening situations. Opportunity provided by the organization to help fulfill the needs listed in 5(a) thru (g) are better motivators.

7. Planning and control are natural organizational requirements to be followed as God has prescribed the strategic goals for the human race and every human is being thoroughly monitored and will be accountable for every intent and action on the day of Resurrection with rewards and punishment meted out.

CONCLUSION

The human race, a special creation of God, is on a special mission on Earth. The authority given to the humans (stewardship of earth) is tremendous. The guidance given (Quran and Sunnah) is complete and merciful. The responsibility (establishment of God's law of peace and justice) imposed is heavy, and testy. The accountability (instant recording of intents and actions) is absolutely accurate. The rewards (Paradise) are the best in the Universe. The penalties (Hell-fire) are the worst in the Universe. The distractions (pulls towards evil, disobediently of Satanic behavior) are tricky and devastating.

The Twentieth Century humanity appears to have rebelled against God's authority. It has tried to usurp the ownership of earth and to be its own Master. It has interpreted the few material gains as signs of self-sufficiency from God and behaves arrogantly. The Capitalistic Societies and Organizations have, as their ultimate goal, wealth-maximization and they will use any and all means, ethical or unethical, religious or irreligious to achieve that goal. The central focus of such organizations, especially for profit organizations, is to use socio-political and religious systems as mere means to wealth-maximization. The history of Management Thought in the industrially advanced countries makes that fact obvious. The Scientific Management School, the Human Behavioral School, and the Systems and Contingency Schools of thought, all focus on maximizing economic productivity without regard to socio-psychological problems and environmental damages.

The totalitarian-communistic systems are obsessed with equal distribution of wealth as the key goal of the society and have undertaken a crusade against religion and capitalistic systems, and have caused great misery for the mankind. Their organizational behavior is directed toward that end and ignores socio-psychological problems of the society and damage to the environment.

The Muslims of the Twentieth Century have been in the worst position. They have neither tried to maximize wealth nor distributed it equitably. Most importantly, they have abandoned their primary responsibility of being the peacemakers for the mankind. In fact, they have been willing pawns and are being manipulated by the Super powers. Some of the Muslim countries are simply lucky that God provided them with natural riches in the form of oil.

Muslims have a giant task of training and retraining themselves as true Muslims, to come back to the right track and push forward with their role as the true representatives of God on earth. They must drastically improve their Cognitive power and Affective behavior in the determined and planned manner. They have to build viable organizations based upon the Islamic Principles of Organizational Behavior, if they are to succeed. May God help them. Amen.

MOTIVATION THE CORNERSTONE OF HUMAN PERFORMANCE : AN ISLAMIC AND COMPARATIVE PERSPECTIVE

Ibn Omer Sharfuddin

Motivation theories have attempted to answer the question of motivating performance from a variety of viewpoints, each having a different concept of motivation. But they all seem to argue that "a motive is an internal factor that arouses, directs, and integrates a person's behaviour. It is not observed directly, but it is inferred from his behaviour". Duncan says:

> At any given time an individual is motivated by a variety of internal and external factors, the strength of each motive and the pattern of motives influence the way we see the world, the things we think about, and the activities in which we engage .... In general, motivation is concerned with how behaviour is activated, maintained directed, and stopped.

Motivation, then refers to any conscious attempt to influence human behaviour toward the accomplishment of organisational goals and becomes a means by which superiors attempt to satisfy the needs of their subordinates. When their needs are satisfied, subordinates are expected to contribute their utmost efforts to the organisation in order to meet its objectives. However, motivation theories have approached the questions

of dissatisfaction and ob performance and the provision of dissatisfaction and job performance and the provision of adequate motivation differently so the review of the major motivation theories presented below will prove useful.

MASLOW'S HIERARCHY OF NEEDS

The most widely repeated classification of human motivation is that developed by Abraham Maslow who identified five essential human needs:

(1) Physiological, (2) safety, (3) affection, (4) esteem, and (5) self-actualisation. Maslow's basic argument is that man is motivated by a hierarchy of needs, once a lower need is satisfied, a higher one in the sequence will replace it. His need sequence or hierarchy is illustrated by a pyramid shape and is explained below :

Self-Actualisation Needs
Esteem Needs
Love Needs
Safety Needs
Physiological Needs

(1) physiological : includes hunger, thirst, shelter, sex and other bodily needs;

(2) Safety : includes security and protection from physical and emotional harm;

(3) Love : includes affection, belongingness, acceptance, and friendship;

(4) Esteem : includes internal esteem factors such as self-respect, autonomy, and achievement; and external esteem factors such as status, recognition, and attention;

(5) Self-Actualisation : the drive to become what one is capable of becoming includes growth, achieving one's potential, and self-fulfillment.

While Maslow's theory has been widely accepted by theoreticians and practicing administrators, it has come under criticism for the lack of empirical research to support it. Critics claim that "unfortunately, research does not generally validate the theory. Maslow provided no empirical substantiation, and several studies that sought to validate the

theory found no support. Another researcher contends, "Although of great societal popularity, need hierarchy as a theory continues to receive little empirical support. Available research should certainly generate a reluctance to accept unconditionally the implication of Maslow's hierarchy. Hofstede claims ;

> Maslow's theory of the hierarchy of needs postulates that a higher need will become active only if the lower needs are sufficiently satisfied. Our acting is basically a rational activity by which we expect to fulfill successive levels of needs. This, however, is not the description of a universal human motivation process — it is the description of a value system, the value system of the U.S. middle class to which the author belonged.

Other scholars argue the reverse, however, John W. Hunt states :

> In contrast to European theorists, Abraham Maslow David McClelland, and Frederick Herzberg developed extremely simple but undeniably useful models. Managers not only understood them but use their models in selecting, training, and rewarding employees. Any personnel manager could understand the hierarchy of needs; not only that, the hierarchy reflected the hierarchical nature of organisations. Assisting the spread of American theories was their recognition of an inescapable, if frequently ignored fact : People working in organisations behave in remarkably similar ways. Organisations are about sameness rather than differences. Indeed, many corporate policies are designed to minimize or preferably eliminate individual differences whenever they occur.... In many ways the American motivation theorists provided practical answers for both sides of Atlantic and the Pacific. They did identify common behavioral patterns that allowed for collective and individual biases. However, where the motivation theories came unstuck outside the American culture was when the writers ..... proposed relationships between the common dimensions. Relationships between dimensions reflect culturally specific values. For example, a set of relationships suggested between the needs in Maslow's hierarchy of needs failed to hold outside the American culture and indeed had difficulty in holding even within that culture.

To evaluate Maslow's theory from an Islamic stand point, we need to understand the psychology of the Muslim individual in the out of the

workplace and how he can be fitted into Maslow's categorization. In describing Muslims, Triningham says : "An important clue to the under- standing of Muslim which arises out of this is that their religious and social life forms a natural whole.. They have a unified and attainable religious social code of behaviour.... Their religious life is wholly a matter of behaviour and conformity." Zein notes that

> Islam is considered a culture as well as a creed. Eventually it is a system of Muslim beliefs as well as a social behaviour. Islamic teachings through the Quran and Shari'ah always emphasise, of course, beside Muslim beliefs, the social practices which govern the Muslim society.

As an example, Zein explained that, when referring to communi- cation in a Muslim environment, one must remember the importance of committees both in decision-making and in administrative channels of communication. 'To a great extent they reflect the social values in the society where people sit down together, especially the older people in the family or tribe, to discuss the issues and come to certain decisions. The whole idea is mainly based on Islamic *shura* which means mutual consultation.

Zein identified certain social values that spring from Islamic values which are accepted by Islamic societies and which are generally reflected in those societies behaviours : (1) the importance of cooperation; (2) a sense of dependence among the people; (3) loyalty to their background; (4) obedience to superiors (paternalistic leadership); (5) communal life; and (6) fact-to-face communication. He contends that :

> if one looks closely into (Muslim countries) administration(s) which (are) mainly built on the British system of administration, he can easily identify some similarities in the structure, regu- lation, and traditions. But when it comes to the behavior of these organisations he is really struck by the (Muslim) typical type of behavior stemming from the patterns prevailing in the society at large.

Such concepts as a superior-subordinate relationship, over empha- sized human relations, and the suppression of conflict are valued social norms in Islamic societies and are not comprehended by western logic. Zein believes that the entire Islamic organisational behavior is based on the high regard placed on personal relationships and dignity (karama).

To avoid any improper treatment the (Muslim) develops a wide set of personal relationships to know and make himself known to others, to establish a mutual pattern of behavior to avoid any criticism or insult, Under such an umbrella, cooperation, obe- dience, and acceptance result in avoiding conflict and lead to a common understanding of where each one stands ... In fact, (Muslim) moral nature dominated by Islamic culture made them accept the form and not the essence of western culture.

Al-Qurashi has developed a more concrete and comprehensive model for the work behavior and values of the average Muslim worker. Characteristics he identifies include :

(1) His primary obligation is to his family.

(2) His family acts as a social security unit for him; if he fails to earn money, his family supports him.

(3) For him, work is acceptable if it pays for the basic needs of existence. Zein says that Muslim employees are willing to work hard if they feel that they have a good personal relationship with their superiors and colleagues. "In fact, the climate of the or- ganisation in which a relatively high degree of cooperation and human relations exist motivates (Muslims) to work, rather than the work itself."

(4) He is by nature very content and has a low aspiration level.

(5) He likes to work in groups, Millikan and Blackner note that human intercourse in traditional societies was influenced by family, tribe, and friends. Workers were bound together by these emotions and ties more than by an ability to perform a specific task well.

(6) He loves to be of use and help to his family and friends and is motivated by his need for affiliation. "Socially, the individual is identified by inheritance rather than achievement."

Abdul-Motaal analysed the impact of the preceding characteristics of the average Muslim on the national job situation.

(1) The dominant type of authority is authoritarian or particularistic. In support of Abdul-Motaal, Zein says :

> Due to the paternalistic style of leadership the boss always feels that he is the only responsible figure in making decisions and formulating policies. To maintain his authority in the organisa- tion and acquire more status among his subordinates he is always

sensitive towards decisions made by others in his organisation. He never tolerates a decision made by any individual in his organisation without at least consulting him to gain his blessing and support. Eventually what happens is that employees become reluctant to make decisions consequence is that each person in the organisation presents issues, minor or major, to be decided upon by the boss himself.

(2) Authority is centralised at the top level so that middle and lower level jobs are assigned inadequate authority and responsibility.

> The administrator sees himself as the paternalistic father who has the ultimate authority and status over his subordinates who are only responsible for executing his orders and obeying his decisions. Delegation .. is mainly a discretional matter that can be awarded to those who are trusted and who have shown some intimate connection with the boss.

(3) Jobs are vaguely designed, leading to confusion of roles and generally absent training.

> In almost every corner of the public service you encounter a competent employee who has started as a capable individual but has degenerated into an apathetic disinterested employees because of the lack of career development. The public service is full of young professional men and bright administrative youths who have not been exposed to further training ... mainly due to irresponsible, often unnecessarily overworked, organisational leadership ... (sometimes due to the ignorance of) the necessity (for) and the methodology of staff development.

(4) Promotion is generally on the basis of seniority rather than merit, although this is changing. Employees in Islamic countries often complain that they are passed over for promotion. They feel that they have been treated unjustly as though they have the right to be promoted simply because of their seniority, regardless of competency. While unions in the Muslim world have no active role in matters of management some still attempt to support the privileges of seniority Zein writes :

> The general belief that old people are wisdom possessors who acquire with their long lives and experience more competence and wisdom for advising on various matters and problems led to the belief that competence automatically comes with seniority.

(5) In the central government, most managers under-reward and ever-punish their subordinates. Abu Sin argues :

> To fulfill its control function, the organisation must distribute its rewards and sanctions according to performance so that those whose performance is in line with the organisational norms will be rewarded and those whose performance deviates from it will be reformed ... Good performers do not put their optimum capacity and ability in work and consequently .... in developing countries, control trends to be coercive rather than normative, and ... leadership is more traditional and coercive than normative.

(6) There is a high degree of favortism and nepotism resulting in unfair appraisals of employees' performances. "The same paternalistic relationship which dominates the family behavior in the (Muslim world) is induced in the bureaucracy ... It actually stems from the genuine needs of inferiors and superiors in the hierarchical social system for mutual support."

(7) The emphasis of employee appraisal is placed, to a great extent, on group rather than individual performance. "Men tend to be bound together and to be valued by one another in terms of such intimate connections rather than because of their ability to perform specific functional tasks. It may be noted that most of the comments made about the situational aspects of the Muslim societies by the author and others whom he prefers to quote here and elsewhere in this society are, perhaps, based on Middle Eastern Arab societies and do not necessarily reflect other Muslim Societies. (Ed)

In order to determine the relevance of Maslow's hierarchy of needs to an underdeveloped Islamic country, it is necessary to examine each particular point individually.

Physiological Needs : The fact that most Muslims have low levels of aspiration makes monetary gain ineffective as a motivation, especially for those who dwell in rural areas where any additional money is directed toward the support of the extended family rather than to improve the individual's standard of living. In fact, the expectation the money be shared among the broads family acts as a negative reinforcement. In larger communities, People are more independent of their families, although not to the extent that exists in the west. Here, money seems to be a more effective motivation. Hofstede argues that countries to which he applies feminine characteristics focus on the quality of life

rather than performance and on relationships between people rather than
on money and things. This means that social motivation - quality of life
plus security - is of primary importance.

> Now, Maslow's hierarchy puts self-actualization (achievement)
> plus esteem above social needs, above security needs. This,
> however, is not the description of a universal human motivation
> process—it is the description of a value system, the value system
> of the U.S. middle class to which the author belonged.

He suggests that, if we want to continue thinking in terms of a
hierarchy, social and security needs should rank at the top for some
societies.

Safety Needs

A majority of Muslim workers prefer to work in groups and their
performance must be judged by an evaluation of the entire group. This
tendency may derive from rural customs when people join together in
a *naffeer* (cooperative) to cultivate the land and harvest crops. The
communal lifestyle is still widespread. The Muslim employee wants his
employer to provide him with a similar environment in which he can
find moral support, security, and a sense of belonging. But organizations
which are not willing to try to replace the role of the family, as is the
role of the organization in Japan, leave the Muslim employee unsatisfied
and insecure.

The reward system which is poorly administered and which ever-
punishes and under rewards workers, also contributes to insecurity as
does political instability. People in higher positions in the civil service
are threatened by any change in the government.

> In (some Islamic countries), when the change in government
> created a major change in the system, people resisted from the
> beginning. They did so because the change brought with it
> communist ideas, and from the experience of the people of
> (these countries), they were convinced that these new ideas
> would create many of the same kinds of problems that had
> occurred in neighboring countries.... When the need for security
> is not satisfied or is violated, various behavioral symptoms are
> likely to result. Some people in some situations will respond to
> feelings in insecurity by pulling into their shell, withdrawing
> from participation, paying it safe until they get their bearings.
> Others respond to the same feelings in exactly the opposite way

> : they seek to protect themselves by taking over the dominat-
> ing. This is exactly what happened in (these countries).

Social Needs

Muslim employees are highly motivated by their social needs to
belong and to associate with and be accepted by their family and friends.
Muslim families and communities give their members all the support they
need. Employees who lose their family and community support because
they work in cities away from home expect their employees to provide
them that support. The family role is transferred to the employer and
employees expect their superiors to provide them with material as well
as emotional support at work. However, employers are often unwilling
to provide such services for their employees; they would rather offer
them to their families and friends. But because of the western influence
during the colonial era, this system is considered improper and
inappropriate. Zein Writes :

> If one looks closely as (Islamic) administration(s) which (are)
> mainly built on the British system of administration he can easily
> identify similarities in the structure, regulations, and traditions.
> But when it comes to the behaviour of these organisations he
> is really struck by the typical (Islamic) behavior stemming from
> the patterns prevailing in the society at large.

To explain the behavior of central government in Islamic admini-
strations in providing such emotional support, particularistic regulations,
and protection, Zein continues:

> To trace his paternalistic behavior of administrative leadership
> ... one has to focus on the family system ... From the beginning,
> the (Muslim) administrator is brought up as dependent. As a
> young member of an extended family, he has to listen, obey
> instructions and execute decisions made for him by his elders?

Thus management revolves around the social factor. Pascale says:

> The way in which management solves these problems — (1)
> how to organize efficiently and delegate responsibilities and (2)
> how to reward and motivate employees, as well as how to
> control resources and ensure results—in a society is measure of
> the society itself. The principal difference between Eastern in-
> stitutions and those in the West is that ours turned to organisa-
> tional structure and formal systems to cope with these chal-
> lenges. In contrast, Eastern institutions, while until recently ad-

rather than performance and on relationships between people rather than on money and things. This means that social motivation - quality of life plus security - is of primary importance.

Now, Maslow's hierarchy puts self-actualization (achievement) plus esteem above social needs, above security needs. This, however, is not the description of a universal human motivation process—it is the description of a value system, the value system of the U.S. middle class to which the author belonged.

He suggests that, if we want to continue thinking in terms of a hierarchy, social and security needs should rank at the top for some societies.

Safety Needs

A majority of Muslim workers prefer to work in groups and their performance must be judged by an evaluation of the entire group. This tendency may derive from rural customs when people join together in a *naffeer* (cooperative) to cultivate the land and harvest crops. The communal lifestyle is still widespread. The Muslim employee wants his employer to provide him with a similar environment in which he can find moral support, security, and a sense of belonging. But organizations which are not willing to try to replace the role of the family, as is the role of the organization in Japan, leave the Muslim employee unsatisfied and insecure.

The reward system which is poorly administered and which ever-punishes and under rewards workers, also contributes to insecurity as does political instability. People in higher positions in the civil service are threatened by any change in the government.

In (some Islamic countries), when the change in government created a major change in the system, people resisted from the beginning. They did so because the change brought with it communist ideas, and from the experience of the people of (these countries), they were convinced that these new ideas would create many of the same kinds of problems that had occurred in neighboring countries.... When the need for security is not satisfied or is violated, various behavioral symptoms are likely to result. Some people in some situations will respond to feelings in insecurity by pulling into their shell, withdrawing from participation, paying it safe until they get their bearings. Others respond to the same feelings in exactly the opposite way

: they seek to protect themselves by taking over the dominating. This is exactly what happened in (these countries).

Social Needs

Muslim employees are highly motivated by their social needs to belong and to associate with and be accepted by their family and friends. Muslim families and communities give their members all the support they need. Employees who lose their family and community support because they work in cities away from home expect their employees to provide them that support. The family role is transferred to the employer and employees expect their superiors to provide them with material as well as emotional support at work. However, employers are often unwilling to provide such services for their employees; they would rather offer them to their families and friends. But because of the western influence during the colonial era, this system is considered improper and inappropriate. Zein Writes :

If one looks closely as (Islamic) administration(s) which (are) mainly built on the British system of administration he can easily identify similarities in the structure, regulations, and traditions. But when it comes to the behaviour of these organisations he is really struck by the typical (Islamic) behavior stemming from the patterns prevailing in the society at large.

To explain the behavior of central government in Islamic administrations in providing such emotional support, particularistic regulations, and protection, Zein continues:

To trace his paternalistic behavior of administrative leadership ... one has to focus on the family system ... From the beginning. the (Muslim) administrator is brought up as dependent. As a young member of an extended family, he has to listen, obey instructions and execute decisions made for him by his elders?

Thus management revolves around the social factor. Pascale says:

The way in which management solves these problems — (1) how to organize efficiently and delegate responsibilities and (2) how to reward and motivate employees, as well as how to control resources and ensure results—in a society is measure of the society itself. The principal difference between Eastern institutions and those in the West is that ours turned to organisational structure and formal systems to cope with these challenges. In contrast, Eastern institutions, while until recently ad-

vancing more slowly in thinking about organisational forms and formal systems, paid much more attention to social and spiritual means.

Esteem and self-actualization Needs

The Muslim need for achievement, recognition, and advancement has not been explored so the importance of this need is unclear except that it takes precedence over any other type of needs. It is vital that the employee provide for his family and earn their acceptance rather than think of his own ago and self-fulfilment. Achievement, then, is viewed first as the attainment of social acceptance by one's family, friends, and community and then at the attainment of success of material well-being. Hunt writes :

> The concept most difficult to transport to different cultures ....
> (is) the multidimensional concept of achievement. In most work outside America, Great Britain, and other Anglo-American societies, this work has been refined to mean autonomy and creativity — similarly, the value-laden concept of "success", which in American literature appears to mean individual success, is not readily transferrable to Japanese or Asian cultures. The successful man in Thailand may be one who looks after his extended family.

The preceding analysis clearly shows that, although Maslow's theory provided a useful hierarchy that can help in understanding the complex problem of human motivation, it is not a complete solution for motivation and management problems. Maslow's hierarchy is culturally-bound and geared toward the behavior of the middle class American. Hence, its adaptation to alien administrative systems and its application across the board must be approached carefully.

As far as the situation in Islamic societies is concerned it is clear that there is a lack of understanding on the part of business owners and central government managers regarding the needs priorities of Muslim employees. This misunderstanding leads to the application of in appropriate motivational methods and the provision of poor motivational techniques that, in turn, affect productivity. General dissatisfaction leads to unacceptable behavior which makes superiors sometimes resort to meticulous surveillance based on the 'stick and carrot' principle and coercive and strict control methods. which themselves aggravate and exacerbate situation. Subordinates become less and less productive and cooperative and, thus, the vicious cycle continues. El-Jass' research

uncovered that "a large number of (Muslim) top-level managers have begun leaving their organisations ... As a result, productivity within the organizations has become significantly lower ...."

The solution lies in a better understanding by managers of the Muslim priority of needs that puts social acceptance and need to belong on top of the hierarchy and gives them sufficient weight in motivating Muslim employees.

HERZBERG'S TWO-FACTOR THEORY OF MOTIVATION

Herzberg suggests that there are two factors involved in the job environment : hygiene and motivators. Hygiene factors consist to company policy, administration, supervision, relationships with supervisors and peers, working conditions, and salary. Herzberg argues that if these factors are not present, dissatisfaction will certainly result, but if they *are* present, no satisfaction will necessarily result and no increase in performance will necessarily occur. Motivators include achievement, recognition work, responsibility, advancement, and personal growth. If these factors are present, satisfaction will surely result; but if they are absent they will not cause dissatisfaction. Herzberg concludes : "Only where the hygiene factors are present with motivators high levels of performance will result.

> "Two aspects of the theory and unique and account for the attention it has received. First, two-factor theory says that satisfaction and dissatisfaction do not exist on continue running from satisfaction through neutral to dissatisfaction. Two independent continue exist, one running from satisfied to neutral and another running from dissatisfied to neutral. Second, the theory stresses that different job facts influence feelings of satisfaction and dissatisfaction.

Herzberg implies that the only way to ensure satisfaction is to allow greater worker participation, to develop meaningful jobs and enrich existing ones and to give feedback about performance.

Many scholars in the field of management have criticized Herzberg's theory because studies conducted to test the theory have not provided support for its findings. Campbell and Hakel strongly attach the theory for its oversimplified dependence on only two factors. Lawler states that the theory :

... contains little explanation of why outcomes are attractive, and it fails to consider the importance of associative connections in determining which of a number of behaviors a persons will choose to perform in order to obtain a desired outcome. Thus, it is not a theory of motivation; rather, it is a theory primarily concerned with explaining the determinants of job satisfaction and dissatisfaction.

However, the most succinct criticism is provided by House and Vigdon :

1. The procedure that Herzberg used is limited by its methodology. When things are going well, people tend to take credit themselves. On the contrary, they blame failures on the extrinsic environment.

2. The reliability of Herzberg's methodology is questioned. Since raters have to make interpretations, it is possible that they may contaminate the findings by interpreting one response in one manner while treating another response differently.

3. No overall measure of satisfaction was utilized. In other words, a person may dislike part of his job, yet still think the job is acceptable.

4. The theory is inconsistent with previous research. The motivation-hygiene theory ignores situational variables.

5. Herzberg assumes that there is a relationship between satisfaction and productivity. But the research methodology he used looks only at satisfaction, not productivity. To make such research relevant, one must assume a high correlation between satisfaction and productivity.

Islamic theory seems to approve the notion of satisfaction and dissatisfaction. Evidence is drawn from this research's observations of Muslim employees in the United States. Those who work from Islamic organizations tend to be more satisfied with their work even though they may receive less pay than in similar jobs in secular organizations. Lower pay is compensated by conditions that allow the employee to perform his daily duties as a Muslim which contribute to the satisfaction of the true and devout Muslim. Interviews conducted in Islamic schools and colleges in the U.S. revealed that most employees are satisfied by the fact that they have the right to perform their religious duties (prayers, fasts, and urgent family care) during work hours. Some have quit similar

jobs in secular organizations to work for Islamic institutions where the pay is lightly lower.

On the other hand, there are some Muslims in high-paying jobs in secular institutions which do not allow them to perform their Islamic duties during work hours. These employees are dissatisfied and feel guilty for not being able in discharge their religious obligations. They complain to their friends showing discontent and dissatisfaction. Thus it is clear that, for the committed Muslim, satisfaction results when his hob allows him to perform his religious duties not only towards God but also towards his family and fellow Muslims.

Institution of which he worked performed immoral activities or offered unacceptable rewards, he might be prompted to quit.

MCGREGOR'S THEORY X AND THEORY Y

Douglas McGregor formulated two distinct views of man, one negative (Theory X) and the other positive (Theory Y). He examined the way administrators treat their employees and concluded that they tend to "mold (their) behavior toward subordinates according to these assumptions." Theory X (negative) assumptions include :

1. Employees naturally dislike work and will attempt to avoid it whenever possible.

2. Since employees dislike work, they must be coerced or threatened in order to make them produce the desired ends.

3. Employees will avoid responsibility and seek formal direction when possible.

4. Most workers security above all other factors associated with work and show little ambition.

Theory Y (more positive) assumptions about the nature of man include :

1. Employees can view work as being as natural as rest or play.

2. Man will exercise self-direction if he feels committed to the objectives.

3. The average person can learn to accept and even seek responsibility.

4. Creativity or the ability to make good decisions exists in most

men, not merely administrators.

The assumptions of this theory can best be explained in reference to Maslow's hierarchy of needs. In Theory X, McGregor assumed that lower order needs dominate employee behavior; in Theory Y, higher order needs dominate. Based on his Theory Y, McGregor formulated suggestions for the workplace : increase employee participation in decision-making and redesign jobs to be more challenging, provide greater responsibility and permit meaningful relationships in the workplace. However, there is no evidence to support or reject either set of assumptions nor is there evidence confirming the fact that application of his suggestions motivates employees.

The Islamic view of man tends to be more like Theory Y, while neither rejecting not accepting either theory completely. Islam believes that man is, by nature, good and capable of appreciating the nature of his acts, be they good or bad. But because evil exists side-by-side with good in man's nature, a person needs to be supervised and directed from time to time to ensure that he remains in line with organizational regulations and societal norms. This is the core of the revelations of the apostles of God throughout history. At the same time, man must be given some autonomy in workplace, be trusted, and be given a chance to participate in organizational affairs, regardless of his level of importance or education. Chapra says :

> Man has been created from matter but has been infused with a part of the Divine Spirit ... He is intelligent and capable of differentiating between right and wrong and acting on his own initiative. His mission is to fulfill his obligations as the vice regent of God on earth. He is not only a member of the brotherhood of Islam but also a part of mankind, the family of God.

In Islam, man is blessed, privileged, and honored to be placed above all the other creatures of God. The Quran says :

> Verily we have honored the children of Adam. We carry them on the Land and the sea and have made provision of good things for them and preferred them above many of those who we created with a marked preferment.   (42 : 38)

Al-Hadri comments :

> Man is multidimensional. He is both spirit and matter, flesh and blood. He is to aspire beyond the realm of matter. He is not a hedonistic being driven by his natural instincts alone. He is motivated as well by a higher level of goals and aspirations.

El-Arabi explains :

> The ultimate goal here is to create a fair, and equitable human community free of all types of racial religious, or ethnic discrimination — a humane and universal society where every individual can compete freely for the actualization of his or her own potentialities and cooperate ad coexist with other human beings in spite of all types of differences that might exist.

> According to Islam, the struggle to maintain positive values and eradicate negative ones ... is a sacred mission and a prime objective of the whole community and one of the major tasks of the Islamic state.

THE IDEAL SOCIALIST APPROACH OF HUMAN MOTIVATION AND NEED SATISFACTION

The socialist view starts by asking : "Why are workers given wages?" and answers : "Because they carry out a production process for the benefit of others who hire them to produce a certain product". Workers have not consumed the product of their labor but have traded it for a wage. To the socialist, the wage concept is "an artificial attempt, more of charity than recognition of the right of workers. This is turn will play as a negative factors in motivating workers."

If employees are to be motivated, socialists propose certain rules be applied in organizations :

(1) The producer is the consumer,

(2) Partners should exist, not wage workers,

(3) Wage workers are a type of slave, regardless to wages, no matter who the employer is, whether it is an individual or the state.

The ultimate solution, then, as they perceive it, is to abolish the wage system and return to the law of nature which defined relationships before the emergence of classes, forms of government or man-made laws. About needs, they say :

Man's freedom is lacking if someone else controls what be needs, For need may result in man's enslavement of man. Need causes exploitation. Need is an intrinsic problem and conflict grows out of the domination of man's needs.

Thus, in a socialist society on one is allowed to have control over man's needs, even the society itself. And since income is needed by man, the income of any man should not be a wage from any source of charity from anyone. Thus, there are no wage-workes in the socialist society, only partners. "Your share will not be used as a wage paid to any person in return for production.

However, the purpose of the socialist society is to create a society which is happy because it is free. This can be achieved through satisfying the material and spiritual needs of man, and that, in turn comes about through the liberation of these needs from outside domination and control. Satisfaction of these needs must be attained without exploiting or enslaving others or else it will contradict the purpose of the socialist society. Man in this society works for a socialist corporation in whose production he is a partner, or performs a public service to society which provides his material needs.

From the Islamic point of view, this socialist theory of human motivation and resource management is wrong in many respects.

(1) First, individual ownership which the theory condemns is an individual right which Islam recognizes. Muslims strive whole-heartedly and works hard in order to improve their situation. Abolishing individual ownership would destroy the incentive for production. This will create a society of people who depend on the government to provide for them and exert only slight effort in the workplace because they will receive the same reward regardless of whether they work hard or not. This problem forced Stalin in introduce scientific management in order to increase production in the Soviet Union but he convinced workers that he was not introducing western values, but was adapting the theory to their own values. Thus, the Soviet Union, the largest country in Europe and a super-power, must import corn and other foodstuffs from its tiny neighbors in western Europe and the United States, Likewise, the economies of countries like Poland and Czechoslovakia tended to decline.*

These comments where written before the collapse of communism in the USSR and Eastern Europe (Ed.)

(2) The socialist vision of motivation and needs satisfaction kills motivation instead of improving it because it does not differ-entiate between the good or bad worker. It rewards both the productive and the idle equally because it does not reward performance but, rather, position and seniority "In the socialist society differences in individual wealth are only permissible for those who render a public service. The society allocates for them a certain share of the wealth equivalent to that service." This practice leads to the emergence of a new privileged bureaucratic class which the theory condemns. Thus the contradictory nature of the theory is revealed.

(3) Socialism has never been fully applied as it was formulated by its engineers and philosophers. This indicates that it is super-ficial, irrational, transcendental, and impossible to apply.

(4) The theory neglects the religious factor which is very important in motivating, managing, and directing human behavior (accord-ing to Islamic theory).

(5) Like some western theories, socialism concentrates on or is built on the principle of hedonism: an individual behaves in a way to seek pleasure and minimise displeasure. Thus, increased material benefits are the answer to a person's motivation and satisfaction. Humans seek material rewards to secure bread and butter but they are motivated higher values.

(6) The theory views individuals as factors of production and animals who live only to eat and die when it ignores the supreme desire to own and abolishes the sacred right of ownership. This reduces the individual to an animalistic level by abandoning competition in society and punishing ambition and initiative. It destroys the spirit of initiative. It destroys the spirit of initiative in those who want to work hard and succeed.

MOTIVATION FROM ISLAMIC PERSPECTIVE

El-Jass offers certain conditions for applying Islamic theory.

(1) The society or people who wish to apply such a theory must believe that Allah (God) knows everything which has been done by a person, including the individual's intentions.

(2) They must believe that there is a day of judgement at which time each person will be held responsible for his deeds and intentions.

(3) According to Islamic theory, there is a constant relationship between belief, work, and reward in this life and in the hereafter.

The Quran says :

> "... And whatever deed you (mankind) may be doing we are witnesses thereof when you are deeply engrossed therein. Nor is hidden from your Lord (so much as) the weight of an atom on the earth or in heaven. And the least and not the greatest of these things, but are recorded in a record.   (10 : 61)

This verse clearly shows that God knows the behavior, deeds, and even intentions of every individual. Believers are reminded that God oversees them which, hopefully, leads to correct behavior in the workplace; helps reduce corruption, tardiness, and misbehavior; and creates an environment conductive to production. Doing a good job is not only an organizational requirement but is a religious commitment which leads to reward in the hereafter. The Quran says : 'For fulfill every engagement for every engagement will be inquired into on the day of reckoning: (XXXIV). And the Prophet (peace be upon him) said : "God loves from a worker that if he has to do a job, he has done it perfectly. "Thus, in the Islamic concept, be believer is motivated to watch his intentions as well as the way he performs his job because he will be twice rewarded-first from the organization and second in the hereafter. The Quran says :

> But seek, with the (wealth) which Allah has bestowed on you, the home of the hereafter. Nor forget thy position in this world, but do good as God as been good to you and seek not occasions for mischief in the land, for God loves not those who do mischief.   (28 : 77)

Hence, the individual is encouraged to work hard, to put forth his best effort, and to fight against becoming frustrated and hopeless. This theory views work as an obligation of every able man and woman. They are encouraged to work and are forbidden to seek the help of others without real cause or great need. They are also told that the best way to worship God is to perform acceptable jobs and avoid corruption. In a Hadith, the Prophet said :

> Allah loves the person who has a job and the person who works

hard to support his family. He will be like the fighter for the cause of Allah.

Anyone who will get tired from his manual work, Allah will forgive his sins.

However, the Islamic government and its Islamic organizations must provide opportunities to work for all capable Muslims or pay them unemployment benefits until work can be found for them. They must also provide good working conditions so that employees can be motivated to work and must pay them fair wages and retirement benefits. Islam does not rely solely on the effects of religion on the human conscience, but provides rewards and security and assures that the individual is satisfied and motivated to perform his job to the best of his abilities. Chapra says :

> Adequate fulfilment of basic material needs is, in the Islamic frame of reference, as necessary for human welfare as spiritual uplift. Therefore while arranging for the spiritual guidance of men by a chain of prophets to all people through space and time. God has also provided all necessary resources for his material well-being.

Quran says :

> He it is who has created for you everything in earth. (2 : 29)

> Do ye not see that Allah has made subservient to you whatever is in the heavens and the earth and granted you his bounties, manifest and hidden.   (31 : 20)

Chapra explains :

> Two fundamental principles may be derived from these verses. One the God-given resources are for "you", which is addressed to all people and not to any privileged group or class; and two, that they are meant for general human welfare and, at least, for eradicating poverty and fulfilling the basic material needs of all people.

He lists some basic material needs of man as education, a job, food and clothing, housing, a healthy environment and medical care, and adequate transport. These basic rights have been guaranteed in the Quran and sunnah and shari'ah. This guarantee leads the state to play a certain role in the economic sphere in Muslim countries. Still, the individual is responsible for himself and Islam stresses hard work both for the sake

of his family and to aid those less fortunate. Because the impersonal market forces do not necessarily reward workers commensurately with their efforts, the state should help regulate the economy to ensure that the objectives of shari'ah are reached.

He continues :

> Given the commitment of Islam to human brotherhood and to social and economic justice, gross inequalities could only be repugnant to its spirit. Hence, Islam emphasizes distributive justice and incorporates in its system a program for redistribution of income and wealth so that every individual is guaranteed a standard of living that is humane and respectable and in harmony with the dignity of man inherent in his being the vice-regent of God on earth. A Muslim society that fails to guarantee such a humane standard is really not worthy of the name as the prophet declared. "He is not a true Muslim who eats his fill and his next-door neighbour is hungry."

Thus, the Islamic system mandates a system for both the employee and the out-to-work, for the healthy and the infirm. The distribution of *zakah* is a pillar of the religion and all people are thought to deserve at least a moderate standard of living. The Quran says, "So that wealth does not continue to circulate merely among your rich.' Chapra concludes :

> All these various consideration make the Islamic state completely distinct from both the socialist and the capitalist systems. First of all, socialism as conceived by Marx, is basically a moral and based on the concept of dialectical materialism, while capitalism, being a secular ideology is, at best, morally neutral. In contrast, Islam erects the edifice of economic well-being on the foundation of moral values. This foundation being different the superstructure is bound to be different, too.

Since Islamic theory makes the whole issue and process an integral part of its belief in God and the worship of Him, is assures the individual that the reward which is not received in the here-and-how will be given to him in the hereafter. Thus the believer is freed from a great deal of anxiety and frustration when injustice denies him recognition and reward for a job well done in this life.

Hopefully, the Muslim manager of a public or private Islamic organisation will use these guidelines and concepts provided by the Islamic

teaching in applying proper motivational techniques that will solve the chronic problems of human resource management to raise productivity; lower absenteeism, tardiness, and misbehavior; and reduce corruption. In contrast, western organizations need to pay more attention to the religious and spiritual dimensions in management and organization which is comparatively lacking in their organisations.

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WORK MOTIVATION IN ORGANIZATIONAL SETTING : AN ISLAMIC PERSPECTIVE

Fayaz Ahmad

INTRODUCTION

Work motivation is an important dimension of organizational behavior. The achievement of organisational goals with efficiency and effectiveness depends to a great extent, on the work motivation present in the organizational members. Motivation can be defined as the desire within an individual that stimulates him/her to action. Managers, academicians employees and common man — all are interested in knowing the dynamics of human motivation. it is a fascinating but perplexing field of study. Work motivation is one of the most serious problems being faced by almost all types of organizations, especially the industrial and business organizations. Managers and administrators frequently complain that their employees do not want to work. Although extensive research work has been done by Western scholars and a large number of motivational theories and techniques have also been developed, yet the task of studying human motivation is a frustrating one. This extensive research on human motivation has resulted in jungle of conflicting and at times confusing theories.

WESTERN PERSPECTIVE ON MOTIVATION

The earliest views on human motivation were dominated by the concept of hedonism : the view that people seek pleasure and comfort and try to avoid pain and discomfort. It was this recognition of hedonism being an extremely limited view of human behaviour and one that is frequently wrong, that prompted the emergence of their perspectives.

In recent past, the two main approaches to work motivation developed by Western scholars are Scientific Management Approach and Human Relations View. Frederick W. Taylor, the chief proponent of scientific management, assumed that employees are economically motivated and work so as to maximize the amount of money they can earn. Taylor strongly believed in his economic view of human motivation and the need to spread the doctrine. But it was soon found out that scientific management theorists' assumptions about motivation could not explain complex human behaviour like Why do people occasionally risk their lives for others in time of crisis ? and why do volunteers give tirelessly of their own time to collect money for charitable courses ?

The Human Relations view was a product of Hawthorne Studies. This perspective suggested that people are motivated by other things besides money, in particular employees being "social animals", are motivated by and respond to the social environment at work. It is sufficient to say here that the Human Relations view point also raised more questions than it answered about human behaviour. The main criticism against this view point is that it is manipulative in nature. It promotes the idea that workers should be treated well so that more production is achieved.

Besides these view points, a large number of theories pertaining to work motivation have been developed by the Western scholars during the last fifty years or so. Some of the important theories are Abraham Maslow's Need Hierarchy Theory, Alderfer's ERC theory, Frederick Herzbergs' Two-Factor theory, Douglas McGregors' theory X and theory Y, McClledlands' Achievement theory, Victor Vrooms' Expectancy Model, James Staceys' Equity theory and B.F. Skinners' Reinforcement theory.

NEED FOR ISLAMIC PERSPECTIVE

On the whole, some of the modern theories have contributed to the better

understanding of work motivation in organizational settings. However, in addition to a number of other limitations, the most serious shortcoming of these theories is their purely materialistic-orientation. All these theories share the assumption that man is basically a materialistic being and that he is primarily motivated by materialistic and temporal rewards. These theories ignore the actuality of spiritual, moral or metaphysical dimensions of human motivation. In view of this serious shortcoming the modern theories of motivation tend to be uni-di-mensional, imbalanced and rather inadequate, especially from the Islamic point of view. It, therefore, follows that the total acceptance and application of these theories by Muslims would be undesirable. Muslim social scientists and research scholars should come forward and critically examine the Western theories in the light of Islamic teachings. Their main task, then would be to develop an Islamic model of work motivation on the basis of *Quran* and *Sunnah*. This model will serve as a basic frame-work for conducting further research in this important field of study. In the next section of this paper an effort has been made to present the basic principles of Islamic concept of work motivation in the light of *Quran* and *Sunnah*.

Islam, is based on divine guidance an identifies the fundamental truths about all spheres of human life and behaviour. These truths serve as a framework/guideline for further research and facilitate the well directioned efforts of man for his own good.

Islam fully recognizes and emphasizes the significance and role of motivation in human activity. It states that the human actions are governed by inner intentions, drives and motives. The Prophet Mohammad (PBUH) has said,

> "The acts depend on intentions. A man will get whatever he had intended for."   *(Bukhari)*

This saying of the Prophet (PBUH) is very meaningful and has far reaching consequences for human motivation. It implies that for effectively motivating people to work, we have to concentrate upon their pious motives and intentions. In other words merely superficial improvement in outward behaviour is not enough from an Islamic point of view.

Work Ethics in Islam

Islam goes beyond intentionalism to an ethic of action. In the words of Professor Faruqi "Having assured the good intention as a *conditio sine quanon* or morality, it (Islam) prescribed passage from will to action,

from realm of personal consciousness of space-time, to the rough and tumble of the market place, the murky business of history-in-making".

With this in mind, Islam declared good action the necessary concomitant of faith. Islam not only calls man to action, but declares it an act of worship worthy of reward and gives precedence to those occupied with useful activity over the devout worshipers and men engaged in exercises of piety, who do not participate practically in the strife of the affairs of life. The *Quran* states :

> "Surely they are not equal : those believers who witness to battle while fully capable, and those who fight in the cause of Allah, sacrificing themselves and their wealth. Allah raised the later a degree over the former".

Islam does not allow inaction, passivity and stagnation in any sphere of human life. It declares that every individual has to strive for better results in his life. The *Quran* clearly states :

> "That man can have nothing but what he strives for"(53 : 30)

> "That his striving will soon come in light; then will he be rewarded with a reward complete".   (53 : 40-1)

Change at the organizational or societal level cannot take place unless people make a deliberate effort to that end. The following verse of the *Quran* clearly stimulates people to collective action for bringing about overall change and development :

> "Allah does not change the condition of a people until they have changed themselves".   (13 : 11, 22 : 41)

The ethic of Islam clearly counsels against begging, against being a parasite and living on the labour of others. *Al Sunnah al Sharifah* recorded to us a number of occasions on which man's economic endeavour is praised and economic resignation condemned. Prophet Muhammad (PBUH) has said :

> "Verily the best things which ye eat are those which ye earn yourself or which your children earn".   *(Bukhari)*

> "It is obligatory for a Muslim to strive for lawful (*Halal*) livelihood" (*Baihaqi*)

> "Verily it is better for you to take a rope and bring a bundle of wood upon his back and sell it, in which case God guadeth his honour, than to beg of people, whether they give him or not; if they do not give

him, his reputation suffereth and returneth disappointed; and if they give him, it is worse as it layeth him under obligations".

The *Quran* also makes it obligatory for Muslims to strive for earning a lawful livelihood :

> "When *Salat* is complete, strike out into the earth and seek His bounty; but remember Allah in everything you do, that you may be truely falicitous".   (62 : 10)

Islam does not recognize the awkward and pseudo demarcation between so-called 'secular' and 'religious' spheres of human activity. It considers human life as an organic whole, which cannot be divided into watertight compartments. All the activities and the spheres of human life can be transferred into *Ibadah*, provided these are governed by divine guidelines and commandment. Islam maintains that the soul cannot be separated from body and that spiritual needs cannot be separated from material needs. This unity is the most striking characteristics of Islam. Islam teaches its followers to pray to Allah in the following words :

> "Oh Lord, Give us the best of this world and the best of *Akhirah* (life after death).

Work Motivation In Islam

The basic motivating force for a Muslim is the *Iman*, which means the true faith and belief in Allah, His apostles, His books, and the day of judgement. *Iman* is the most powerful motivating force. All the actions and activities of the true Muslim are the manifestation of his *Iman*. Islam looks at the individual as a whole. He is required to submit to Allah, as the *Quran* instructed Prophet (PBUH) to do!

> "Say O' Muhammed (PBUH) my prayers, my sacrifice, my life and my death belongs to Allah; he has no partner and I am ordered to be among those who submit".

Islam, thus, creates the real inner motivation and self direction within a man. A true Muslim performs all types of tasks including organizational and productive work, with the basic intention of seeking the pleasure of Allah.

A true Muslim believes in the day of judgement, the resurrection, man's presence in the divine court, and the meting out reward or punishment. He believes that the record of all the actions of a man in this world is preserved and will be presented on the day of Resurrection. A

man shall be accountable to God—his creator, for all his deeds in this earthly life. On that day, God will hold His court and with just judgement, reward or punish a man for his good or bad deeds. *Quran* declares :

> "Not an atoms weight, or less than that or greater escapes Him in the heavens or in the earth but it is in a clear record. That He may reward those who believe and do good works. For them is a provision and a rich provision".   (39 : 3-5)

This verse of *Quran* reveals that the rewards and punishment, on the day of judgement, depend upon the kind of behavior (including work behavior) that a man shows in this world. In this way Islam inculcates an inner motivation and self-direction within a man. This self-motivation and self-direction is not confined only to social and moral aspects but is relevant and applicable to the economic and productive activities as well.

Thus, by setting God's pleasure as the ultimate objective of man's activities, Islam has provided the highest possible motivation for improving man's behavior. It generates in a man a voluntary desire for doing all that is good and for avoiding all that is bad.

Superiority of Islamic Motivation

Islam considers the work as part of worship, provided it is performed in accordance with the divine commandments and with the ultimate aim of seeking the pleasure of Allah. This kind of motivation has tremendous potential for improving the quality and quantity of any kind of organizational work. A person who believes that work is a part of his worship, will obviously show a very high degree of dedication and involvement in the work. He will have a very intense feeling of responsibility and accountability before Allah. He is expected to work effectively, even if the material rewards are inadequate working conditions are poor and the work itself is difficult, monotonous, dangerous or routine. If the worker is convinced that these constraints are genuine and inevitable, he will never-theless show high performance because of his spiritual needs. The need for external control and supervision will also be reduced to a great extent in such a case.

Work Motivation for Managers

Islam clearly makes it a moral and spiritual responsibility for all those people who hold the positions of authority in any sphere of the human society to treat every member of the working class as their equals and show kindness benevolence and tolerance towards them. Managers

him, his reputation suffereth and returneth disappointed; and if they give him, it is worse as it layeth him under obligations".

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Islam clearly makes it a moral and spiritual responsibility for all those people who hold the positions of authority in any sphere of the human society to treat every member of the working class as their equals and show kindness benevolence and tolerance towards them. Managers

and administrators are no exception to this general principle. According to Islam, they are not only accountable to the top management and the society in general, but they are primarily accountable to Allah (SWT) for their use of authority and administrative work : Prophet Muhammad (PBUH) has said :

> "All of you are caretakers and each one of you will be asked about the people who are under your control. The leader is accountable for his followers; the husband is the caretaker of his family and he is accountable for them, the women is the caretaker of the house of her husband and she is accountable for that; the servant is the caretaker of the property of his master and he will be asked about that. In short, each one of you is a caretaker and a responsible person, and will be taken to task for (his behaviour towards) the people who have been given under his control."
>
>   (*Bukhari*, Muslim)

Thus, Islam inculcates a deep sense of responsibility and accountability in every person of the society, especially those who hold higher positions of authority and power. Each manager is answerable before Allah (SWT) for his attitude and behavior towards his subordinates. He has to explain, in the court of Allah, how he has made use of official authority and powers ? How best has he discharged his duties and responsibilities as a manager ? This internal sense of responsibility and accountability is, obviously, far superior to the purely external control system.

Role of Material Motivational Factors in Islam

Islam does not ignore the role and significance of external and material factors of work motivation. Islam, being the *Din-ul-Fitrah* (natural way of life), fully recognizes and accommodates the material and temporal needs of man, especially on the job. In other words, Islam seeks to solve the problem of work motivation in two ways. Firstly, it creates the inner urge within the worker to work hard and to contribute his best efforts. On the other hand, Islam persuades the managers and employers to take full care of all the social and economic needs of their employees. Thus, an ideal atmosphere is created for promoting a very high degree of work motivation among workers.

However, Islam considers that the satisfaction of material needs should be subordinate to the satisfaction of spiritual and moral needs of man. Satisfaction of material needs should not be an end in itself; rather it should be considered and used as a means to the satisfaction of higher

order needs — seeking the pleasure of Allah, attaining enternal success in the life other death, experiencing the spiritual solace and peace in this world, etc. Thus, Islam makes a unique and beautiful blend of spirit and matter, body and soul, this life and the life after death. Satisfaction of spiritual and material needs goes side by side.

Islam highly emphasizes that employers should make adequate arrangements for satisfying the material needs of their employees.

Monetary Motivation in Islam

Salary and wages are the most important and common types of motives for satisfying the material needs of employees. Islam gives due emphasis to this aspect. It strongly recommends that workers should be given adequate and reasonable wages for their work, keeping in view the quality and quantity of work, their needs and requirements, and the overall economic conditions of the society. Islam strictly prohibits coercion and forced labour. Rather it directs that full compensation should be given to workers for their work without any deductions. Prophet Muhammad (PBUH) has said :

> "Allah says that I will act as a plaintiff, on the day of judgement against the person who engages some worker on work and takes full work from him but does not give him (full) wages."
>
>   (*Bukhari*)

Specifying Wages and Work

Islam not only insists that workers should be given adequate wages but it also stresses that the nature of work and rate of wages should be specified, by the employer, in advance, so that the chances for exploitation and mutual misunderstanding are minimised. Prophet (PBUH) has directed in clear word :

> "Whosoever engages a worker on work should mention the wages in advance".

Prophet Muhammad (PBUH) has prohibited from engaging a worker on work, unless his wages are specifically mentioned before hand.

Timing of Compensation

Islam highly emphasizes the prompt and immediate payment of wages to workers. Prophet (PBUH) has said :

> "Give the labourer his wages before his perspiration be dry"
> (*Ibni Maja*)

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This saying of Prophet (PBUH) has tremendous implications for work motivation. The recent research has revealed that it is extremely important to properly time the rewards or punishments used in an organization. Several research studies found that continuous schedules of reinforcement actually led to better performance. After making a thorough review of the research findings on compansation schedules, Fred Luthans concludes that rewards should be given as soon after the desired response as possible not two weeks or a month later, as in the case of most today's employees paybacks.

Brotherly Treatment of Workers

Islam offers a unique and noble concept of labour management relations. The fundamental principle of Islam is that all human beings are brothers to each other. The superior-subordinate relations have been created by Allah only for running the affairs of human life in a smooth and efficient manner; otherwise the subordinate worker has the same human dignity and the worth, as the person under those authority he is working. This relationship does not effect their basic human status. According to Islam all human beings are the servants of one God and they are the children of same parants-Adam and Eve; and, therefore, they are each others brothers. Brothers always share each others joys and sorrows. Hence, if one person is working under another person, the later should treat the former as his brother.

He should, deal with him politely and affectionately compensate his adequately and take only reasonable work from him. Following *Hadith* of the Prophet Muhammad (PBUH) throws light on this dimension :

> "Those who work under you are your brothers. God has placed them to work under you. So if a brother is working under another brother, it is incumbent upon the brother in authority to provide the same food for his younger brother as he part takes himself and give him the same clothing as he wears himself and do not put too much work load on their shoulders least they are overburdened And if they are overburdened, then you should come to their help".   (*Bukhari*)

This *Hadith* clearly indicates that managers should behave with their subordinates sympathetically, politely affectionately and without any notion of "bossism". However, it is important to note, that the concept of fair treatment of employees in Islam is not same as the modern philosophy of Human Relations Approach, which is purely materialistic, utilitarian and manipulative in nature. Islam develops and inculcates the

real and genuine respect for the interest in human dignity. Islam clarifies that man is the cream of creation and the vicegerent of Allah on the earth. Islamic teachings emphasize the fact that all human beings are basically equal in status, irrespective of their differences in colour, race, language, economic background and organizational position. The only valid criterion for distinction among men, according to Islam, is the righteousness of their behavior, deeds and performance. Obviously, there is no comparison between the fair treatment of employees in Islam, based on genuine conviction and faith (*Iman*) and the "human relations approach" based on policy of pragmatism, in the modern west. Workers are capable to discriminate between sincerity and hypocracy on the part of management and it is only the genuine interest, which can elicit proper response.

CONCLUSION

The description of work motivation in Islam, in the foregoing paras reveals that Islam does offer a very sound framework for better under-standing the issue in hand. Islam stimulates people to productive action for the achievement of *Halal* goals. Islam dislikes and discourages lethargy, inaction and stagnation. The concept of work motivation in Islam is quite comprehensive and balanced; it includes both material and spiritual dimensions. Islam considers that work is a part of worship (*Ibadah*) provided it is done with the right intention and in accordance with the commandments of Allah. According to Islam, faith (*Iman*) is the basic motivating force for a true Muslim. He is capable of working with a high degree of inner motivation and dedication, even in face of adverse circumstances. However, Islam does not ignore the role of material rewards and benefits in motivation. It persuades the managers and employers to provide adequate monetary compensation and broth-erly treatment to their subordinates. On the whole Islamic principles of work motivation are far superior to the modern concepts and theories of motivation.

However, a question may arise in some minds as to why is it that Muslims on the whole are somewhat indifferent to work-motivation, whereas the secular Westerners have demonstrated a very high degree of work-ethics. This problem requires an elaborate discussion, but it is sufficient to say here that we should differentiate between the true Islamic teaching and the practice of the present day Muslims. Islamic history bears an undeniable testimony to the fact that when the Muslims

were at their best in the following the principles and spirit of Islam, their contribution to economic development, welfare, productivity, science and culture has been at its peak. This amply demonstrates the fact that Islam provides a congenial and ideal atmosphere for work motivation.

One of the important areas of empirical research in the field of work motivation from the Islamic point of view, would be to study the impact of faith on work motivation of truly practicing Muslims. This kind of empirical research could establish the validity of Islamic principles of work-motivation for non-Muslims.

Further, there is a need for undertaking a detailed critical review of the existing theories of motivation from Islamic point of view. This kind of survey could pave the way for further research in days to come.

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ATTITUDES TOWARD WORK AND ACHIEVEMENTS IN ISLAM

G.A. Abou El Enein

The interest in attitudes toward work and achievement underscores our preoccupation with the question of productivity and increased performance. It has been suggested that a society's values towards work and achievement are crucial determinants of its economic performance. Except for the rich oil countries, Muslim nations are all at the lower end of the economic development scale (Terpstra & David, p. 100). Even for the oil rich Muslim states, it has been argued that most of the work is being performed by expatriates. This has resulted in negative stereotypes about the impact of Islam on economic development. Is Islam to be blamed for the poor economic performance of Muslim nations ?

PURPOSE & METHODOLOGY

This main purpose of this paper is to show that while in the religious sense the word Islam means submission to the Will of Allah (Allah is the Arabic word for God), this is not meant to be taken fatalistically on the grounds that "Allah will provide," but implies a dynamism in which a person lives and works in the sight of Allah as if he or she would live forever, at the time worships and follows the Will of Allah as if he or she would die tomorrow. Only through submission to the Will of Allah and by obedience of His law can one achieve true peace. For Muslims, every act which is done with the consciousness that it fulfils the Divine Will is an act of worship. It will be argued that Islamic teachings instill a strong work ethic in Muslims. Evidence will also be provided to show that Islam freely acknowledges the existence of man's attraction and love of wealth and material possession.

This will be accomplished through appropriate quotations from the Holy Quran and Sunnah (Hadiths), the primary sources of Islamic law (Shari'ah). References to Quranic verses appear as for example (4 : 9) meaning chapter of (Surah) four and verse (or Ayah) nine. In reference to Hadith or Sunnah, the name of the book or compiler is given after each citation. Quranic citations in this paper are from the meaning of Glorious Quran-Text and Explanatory Translations, translated and explained by Muhammed, M. Pikthall (New York : Muslim World League, UN Office, 1977).

THE ATTITUDE TOWARDS WORK

The Quran is explicit in stating that Allah's help comes only to those who work hard and strive with a commitment and sincerity, and there are numerous Hadiths enjoining and encouraging working and striving in the worldly realm.

The Quran says :

> "And that man hath only that for which he maketh effort and that his effort will be seen, and afterwards he will be repaid for it with fullest payment" (53 : 39-42)

> "As for those who strive in us, we surely guide them to our paths, and lo! Allah is with the good" (24 : 69)

> "He it is who hath made the earth subservient unto you, so walk in the paths thereof and eat of his providence and unto Him will be the resurrection (of the dead)" (67 : 15)

> "And when the prayer is ended, then disperse in the land and seek of Allah's bounty, and remember Allah much, that ye may be successful" (62 : 10)

> "And verily we shall try you till we know those of you who strive hard and the steadfast, and till we test your record"(41 : 31)

> "If ye do good, ye do good for your own souls, and if ye do evil, it is for them (in like manner)" (17 : 7)

"Proofs have come unto you from your lord so who so seeth it is for his own good, and who so is blind to his own hurt and I am not there a keeper over you" (6 : 104)

"And say (unto them) act : Allah will behold your actions and (so will) his messenger and the believers (9 : 105)

"Whoever doth right, whether male or female, and is a believer, him verily We shall, quicken with good life, and We shall pay them a recompense in proportion to the best of what they used to do" (XVI, 97)

The Hadith say :

"Allah likes that when someone does anything, it must be done perfectly well" (Sahih Al-Bukhari and Sahih Moslem)

"Verily it is better for any one of you take your rope and bring a bundle of wood upon your back and sell it, in which case Allah guards your honor, than to beg of people, whether they give you or not. If they do not give, your reputation suffers, and you return disappointed : and if they give it is worse than that, for it lays you under obligation (Sahih Al-Bukhari and Sahih Moslem)

"The best food taken by anyone is that which comes from his labor" (Sahih Al-Bukhari and Sahih Moslem)

"Who is able to work and fit and does not work for himself or others God is not gracious to him" (Sahih Al-Bukhari and Sahih Moslem)

"The employee who worships Allah through discharging his duties to his employer properly and sincerely and obediently will have two rewards" (Sahih Al-Bukhari and Sahih Moslem)

Hence Islam encourages and respects honest effort and work. The religion of Islam is one which not only stresses devotion to faith but also the individual's contribution to society through hard work. Islam does not advocate praying all day long and making no effort for oneself or for others. Once the prophet (peace be upon him) was told about a man who spent all his time in the mosque praying. He asked, "Then who feeds him?" "His brother" was the reply. "Then his brother is better than he," he said underscoring the point that Islam stresses hard work and reliance upon one's efforts to meet his needs. This also underlines the need to obtain lawful work rather than living off the efforts of others.

ATTITUDE TOWARD WEALTH/ACHIEVEMENT

Obtaining and accumulating wealth is a particular case of achievement. McClelland suggests that a society's values toward achievement are a major determinant of its economic performance (McClelland, 1961),

Man's desire for wealth and material possessions is acknowledged in Islam. However, Islam stresses the need to maintain the proper perspective concerning their relative importance so that they do not become the sole object of his efforts.

The Quran says :

"Beautified for mankind is love of joys (that come) from women and offspring, and stored-up heaps of gold and silver, and horses branded (with their mark), and cattle and land. That is comfort of the life of the world. Allah : with Him is a more excellent abode" (3 : 14)

"And I have said : seek pardon of your lord. Lo! He was over forgiving. He fill let loose the sky for you in plenteous rain, and will help you with wealth and sons, and will assign unto you gardens and will assign unto you rivers: (61 : 10-12)

"Believe in Allah and his messenger, and spend of that whereof He hath made you trustees : and such of you as believe and spend (aright), theirs will be a great reward" (57 : 7)

"And whatsoever ye have been given in comfort of the life of the world and an ornament thereof: and that which Allah hath is better and more lasting. Have ye then no sense? (28 : 60)

The Hadith Says :

"Adam's son grows and with him grow two things—the love of wealth and the love of long life" (Sahih Al-Bukhari and Sahih Moslem)

"The successful is who achieves great achievements in the worldly life and works sincerely for the hereafter, contented with whatever has been granted to him by Allah" (Sahih al-Bukhari and Sahih Moslem)

"Whoever tells lies in order to get more money, his fortune will certainly be diminished" (Sahih Al-Bukhari and Sahih Moslem)

While it is permitted for a Muslim to strive for wealth and prosperity, waste unnecessary indulgence and unreasonable luxuries and discour-

aged. The attainment of material possessions should not interfere with a Muslim's relationship with Allah.

The Quran Says :

"O children of Adam! Wear your adornment at every place of worship, and eat and drink, but be not prodigal. Lo! He loveth not the prodigals"   (7 : 31)

"Let not thy hand be chained to the neck nor open it with a complete opening, lest thou sit down rebuked, denuded"(17 : 29)

"O ye who believe! Let not your wealth nor your children distract you from remembrance of Allah. Those who do so, they are the losers"   (63 : 9)

The Hadith Says :

"Wealth, properly employed is a blessing, and a man should lawfully endeavor to increase it by honest means" (Sahih Al-Bukhari and Sahih Moslem)

VOLUNTARY CHARITY

Money is of value only for what it can do, not for itself. It is to be spent for legitimate needs or to help others. Islam has made it the responsibility of Muslims to take care of people who for any reason unable to meet their own needs through ZAKAT and voluntary charity.

The Quran says :

"And spend of that wherewith We have provided you before death cometh unto one of you and he saith : My Lord! If only thou wouldst reprieve me for a little while, then I would give alms and be among the righteous."   (63 : 10)

"So give the kinsman his due, and to the needy, and to the wayfarer. That is the best for those who seek Allah's countenance, and such are they who are successful".   (30 : 38)

"Ye will not attain unto piety until ye spend of that which ye love. And whatsoever ye spend, Allah is aware thereof".
(3 : 92)

"Give not unto the foolish (what is in) your (keeping of their wealth, which Allah hath given you to maintain, but feed and clothe them from it, and speak kindly unto them".   (4 : 5)

"Those who spend their wealth by night and day, by stealth and openly, verily their reward is with their Lord, and there shall be no fear come upon them neither shall they grieve".
(2 : 274)

"If ye publish you almsgiving, it is well, but if ye hide it and give it to the poor, it will be better for you, and will alone for some of your ill-deeds, Allah is informed of what ye do".
(2 : 371)

The Hadith Says :

"Charity is a duty unto every Muslim. He who hath not for means thereto, let him do a good act or abstain from an evil one that is his charity" (Sahih Al Bukhari and Sahih Moslem)

And "Feed the hungry, and visit the sick, and free the captive if he be unjustly confined, assist any person (Muslim or non-Muslim oppressed" (Sahih Al Bukhari and Sahih Moslem)

CONCLUSIONS

Islam is a realistic system for living which condemns idleness, discourages begging, and prohibits ascenticism. In Islam, one's dignity and sense of self-respect, as well as the well-being of society, and closely associated with hard and honest effort.

Muslims are permitted to acquire wealth and material possessions and to enjoy them. However, this should not effect their relationship with Allah or their goal in life. Excessive love of money and other material things, miserliness, spending for extravagant luxuries, wastefulness, and hoarding are prohibited. The Quran says : "They who hoard up gold and silver and spend it not in the way of Allah, unto them give tiding (O Mohammed) of a painful doom. On the day when it will (all) be heated in the fire of hell, and their foreheads and their flanks and their backs will be branded therewith (and it will be said unto them : Here is that which ye hoarded for yourselves. Now taste of what ye used to hoard" (IX, 34-35) And, "Lo! the squanderers were even brothers of the devils, and the devil was even an ingrate of his lord". (XVII, 27)

Spending in a reasonable manner is permissible and the rights of the less privileged in the form of ZAKAT and voluntary charity is required. The Quran says : "And in whose wealth there is a right acknowledged for the beggar and the destitute: (70, 24-25) And, "Give the kinsman

his due, and the needy, and the wayfarer, and the sequander not (thy wealth) in wantonness" (17, 26)

Muslims are not fascinated by the charms of material progress. Whenever, a Muslim feels a contradiction between his material and spiritual interests he often adopts a negative attitude toward material interests. This could result in contentment or lethargy. However, if spiritual principles are applied to worldly affairs and natural resources are utilized with a spirit of devotion, the spirituality itself can become a powerful motivational force for the attainment of the highest degree of economic development.

The Muslim nations struggle to achieve economic growth and development, will be successful if it is carried out with a religious zeal in the spirit of Jihad. The holy Quran says : "And provide for them whatever force you can". The provision of force includes economic force also which is measured by the yardstick of production, and is of utmost importance for the preservation of the entity and sovereignty of Muslim nations.

Finally, as for the impact of religion on economic development, we are inclined to agree with Terpstra and David's contention that one should make neither too much nor too little of religion as a factor influencing economic development. (Terpstra and David, p. 106)

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MANAGEMENT CONTROL IN ISLAM : AN INTRODUCTION

Ahmed Moustafa Abo-Hebeish

This paper addresses the subject of management controls and relates the discussion to both the contemporary practices and the Islamic rules. Islam—as we all know—came down in an Arabic nation, revealed to an Arab Prophet (peace be upon him) and last but not least, Islam was expressed in the Arabic language. Therefore, for the benefit of this research, and the non-Arabic reader, the author will explain the meaning of the words management, and control in Arabic to better relate to the Quranic statements.

MANAGEMENT

"Management is getting things done through other people" (1) The Oxford English dictionary (2) gives some insight into the meaning of management. It states that the word manage comes from two words "man" and "age", and it means the age at which one becomes a man. Historically, the man was prime responsible person to manage the family's business and assume all the family responsibilities, and consequently the meaning of the world management centers around two facts

(a) being a "man or male, and

(b) being at the "age" of a man.

Therefore, the word management implies that the "man" is at an "age" to "man-age".

On the other hand, the world management in the Arabic language is (Idara) . " احاره ". The word come from the word ". حاره " which means "go around" or the word circle " يدور ". The words "الدُسود دائثة", translate to "business is running in its cycle". It may mean it goes through its normal path or planned path, and also implies that it is a good condition.

To conclude; the Arabic language built the word management around the ability of the manager to cause the business to cycle in its planned path. Which simply means the business capital cycles, and then returns back to the business—not only in tact, but also with an added profit.

Control

Most standard books in Management, define the prime function of Management. One of which is control.

H. Koontz and C.O. Donnell define control as the measuring and connecting of activities of subordinates to assure that events conform to plans. *Thus it measures performance against goals and plans, shows where negative deviations, helps assure accomplishment of plans.*

E. Dale explained control as follow :

"In directing, the manager explains to his people what they are to do and help them do it to the best of their ability. In control, he determines how well the jobs have been done and what progress is being made toward the goals. He must know what is happening so that he can step in and make changes if the organization is deviating from the path he has set for it. Reports are made so that the manager, his superiors, or his subordinates may see what is happening and change course if necessary. A budget is not only a plan; it is also a means of control."

In the Arabic language the word control is translated to "ri-kabah" رقابيم Management control is also translated to. The word ارنابم الرداريه "rikabah' came from the verb "RA KA BA". The word "Rikabah" as used in the Arabic language and the Koran means the ability to witness an event and either change the course of the event and/or offer the solution to the events which do not adhere to the pre-established rule. Rikabah is different from شهاده shihadah (to witness), in that latter is limited to reporting the event or events witnessed by the witness. The witness on the other hand does not have the authority nor the power to affect the course of the events (A).

The "Rakeeb" (the controller)—under the Arabic language - must establish a predetermined set of rules, have the ability or the tools to witness events, and lastly have the ability to change the course of events or change the rules.

Elements and Objectives of Management Controls

Management control — as defined in previous pages - is the act of control exercised by any, and all personnel occupying a supervisory level in the organization. In a business environment the manager regardless of his rank in the management hierarchy controls all the personnel who work for him, and also control their production. The word manager is used—in this paper—to mean and include every person who is being charged with a supervisory task.

Control has certain objective and elements which best described by the definition and the analysis of the meaning of the word "control" and "perform". Webster's dictionary analyzes the words "control" and "perform" as follow :

— The word "control', came from a French root; and word "**Contre**" which means against, and the word "**Role**" which means a function assumed by someone.

— The word "perform" came from two words; "**per**" which means of, or according to, and the word "**form**" which means a way, or a method of doing something requiring skills.

The standard text books in principal of management, describe "control" as a function of management. For example Koontz and O'Donnell stated that the basic control process, wherever it is found and whatever it controls involves three steps :

(a) establishing standard,

(b) measuring performance against these standards, and (5)

The mere definition of the word "control", and its roots indicate that a prerequisite for a "contre-role", is to first predetermine the role, and then account for (find out) all actions which are "contre" (against) the role. This analysis should dictate two objectives of control.

The first; the business entity should predetermine its role. In a business language the word role may mean; plans, goals objectives, budgets, programs, policies, procedures, rules, instructions, job descriptions, standard costs, regulations, bylaws and the alike.

Control implies to observe, or to account for the action(s) which is done by a doer and measure it against the role. In business language, the company controls its operations by observing all actions which deviate from the role. In other words, control the operation by observing the exceptions to the predetermined role.

The Second aspect of control is performance. The word "to perform", is used in every day language to mean, to do. The fine difference between the two words is that "to do" means to act, whereas, to perform means to act in accordance with a predetermined, pre-designed, or pre-programmed form. The implication here is that performance evaluation is impossible and useless if the employee (performer) does not have a predetermined form (or role) to comply with, or to work in accordance with it.

Therefore, the reader may conclude that control has four basic elements :

A. Predetermine the role. (role as defined above)

B. Communicate to the employees their respective role, in its broad meaning and allow them to work (perform) for certain period of time.

C. Observe, account for, or note any deviation from the predetermined role, and analyze the cause of it, and its magnitude.

D. Take the necessary corrective actions, which could be classified under one of the two types of actions;

1. Change, or adjust the predetermined role.

2. Motivate performers and promote their efficiency to achieve the predetermined role.

Communication of the Rules

Communication of the rules is a subject which beyond the scope of this paper, yet if it fails, the entire management control will fail and performance evaluation will render itself meaningless.

Upon establishing the company rules or standards, management should communicate the standards (or expectations) to the performer. The following points should be satisfied before the performer (evaluation) is held responsible.
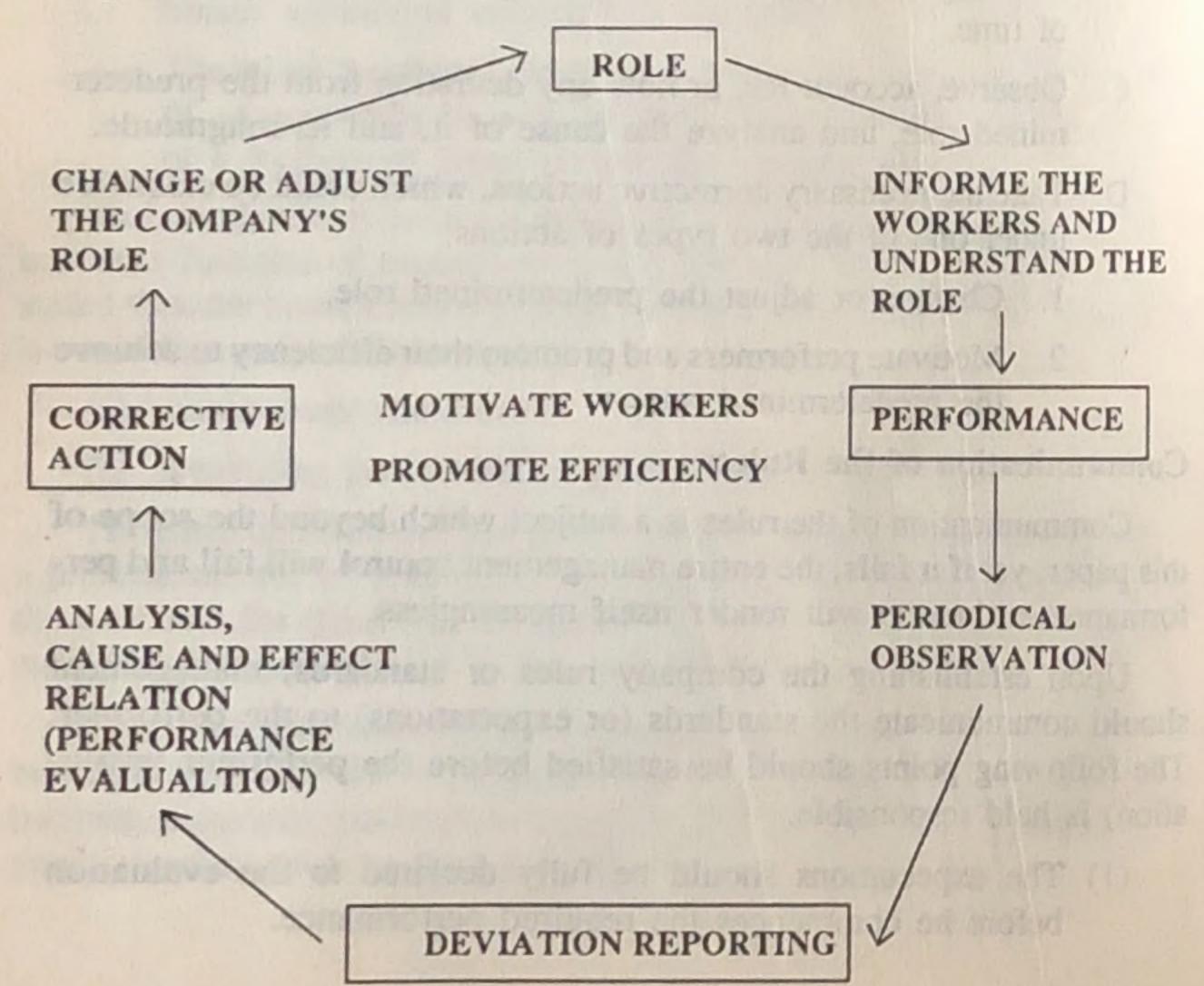
(1) The expectations should be fully declared to the evaluation before he commences the required performance.

(2) The evaluator should assure himself that the evaluation has fully understood the expectations as predetermined by him.

(3) The evaluator has to specify the consequences of not meeting the expectations.

Communication of the role (rules) may be accomplished via publication of written policy and procedures or other documents. The effectiveness of the communication of the rules depends on the employees mix. In other words, the disparity in education level and knowledge, the mix in background, and - at the blue collar level—the variety in their mothers' tongues. It is difficult to disseminate rules where in the blue collar workers represent a sizable force, or the company employees represent a variety of different nationalities and/or speak different languages, for example the case of international operations.

MANAGEMENT CONTROL CYCLE

The stated elements and objectives could be illustrated in the following diagram :

Diagram: ROLE → INFORME THE WORKERS AND UNDERSTAND THE ROLE → PERFORMANCE → PERIODICAL OBSERVATION → DEVIATION REPORTING → ANALYSIS, CAUSE AND EFFECT RELATION (PERFORMANCE EVALUALTION) → CORRECTIVE ACTION → CHANGE OR ADJUST THE COMPANY'S ROLE → ROLE. Center: MOTIVATE WORKERS / PROMOTE EFFICIENCY

The interpretation of the rules and its dissemination depends on the ability of the next level in management hierarchy to understand, interpret, disseminate, the *RETRANSLATE* the rules into his own operations terms and environment.

In order to ascertain that the new workers are familiar with the rules, and the present workers did not forget the rules, a periodical sessions must be held to train the employees to understand and apply the rules. It should be noted that the average employee tend to forget or ignore the rules unless there is a continuous enforcement and reminders.

Performance Evaluation

Performance evaluation is being considered by some scholars as a subject separate from management control. In the author's opinion the subject is an integral part of management controls.

A man who is in position to measure, the evaluate a worker's or group of workers' performance can and should exercise managerial control techniques, which are applicable irrespective of the managers position in the management hierarchy, it should be noted that the differences between the managerial control techniques used by groups of managers (board of directors), and individual supervisor or foreman are in their scope, and depth of details.

The predetermined role—as discussed in previous pages—is considered a set of elements, established by the measurer or evaluator. It represents expectations of the evaluator, from the evaluation. These expectations vary depending on the specific situation. They are stated in terms of acts to be performed by the evaluation.

Expectation could be flow concept or stock concept.

The first, wherein the evaluator is constantly observing the evaluatee's performance to ascertain that he adheres to a required standard(s) all the time.

The second, wherein the evaluator stops a certain point in time and evaluates the evaluatee's cumulative performance up to that point in view of the predetermined expectations.

Management control in Islam

The foundation of control was stated in Islam is a very simple and concise statement. Sura Al Qasas stated that ALLAH is merciful and just. He does not destroy or degrade people until they have deliberately rejected His law and continued in practice of inequity. (B)

Sura Al-Isra stated "... nor would we visit with our wrath until we had sent an Apostle (to give warning)." (C)

In simple words, the rules established by Islam as stated in the above cited quotations show that ALLAH will not penalize anybody until certain stated conditions are met in the following sequence :

    (a) A messenger is sent to the center of the cities (group of people) or to the head of the people.

    (b) The messenger communicated the message and its requirements.

    (c) People received and understood the message which came down from ALLAH to the people.

    (d) People continued in their old practices which are against the delivered message.

The analogy of the above stated conditions with management control rules and cycle show that they have a great deal of similarity.

The basis for control are the same irrespective of the type of control; internal or external control, business or personal control, or social or non-social control. The main concept remains true; a prerequisite for any type of control is two fold : (a) pre-establish the rule, and (b) communicate it to the performer(s) before he (they) performs.

The Islamic rules may be analyzed in the light of management control rules stated in the previous pages as follow :

(a) The message is pre-established by Allah.

Allah stated in the Koran several times that this book (reference is made to the Quran) has been sent down from the highest authority (Allah), revealed to the Prophet, the contains the only right path which will ever exist, and will be protected and preserved by Allah Himself (D). In terms of management controls the rules must be pre-established by the top authority of the organization. i.e. The Board of Directors, the President of the company, or other managers.

The Koran established also an authority for the prophet (peace be upon him) to supplement the rules established by the Koran. The Sunnah is another source of Islamic regulation. (E)

    (b) The message is a set of do's and don't and describe how *Allah* wants the prophet to behave.

In several verses Allah stated in the Koran addressing the Prophet that his prime message, and the entire purpose behind the message is *Glad Tidings and Warner*. (F)

By the same token the company rules should clearly and adequately describe what the managers do expect from the performers.

A new lesson could be learned from Islam. That is in writing the company policy and procedures (rules in general terms) the ruler must emphasizes first and strongly the benefits driven from adhering to the pre-established rules. As a second place, the rules must show the consequences of not abiding by the rules. This is what we must learn from the Islamic concept" glad tidings and warner".

    (c) The messenger understood the message and its interpretations. He communicated the message to the people in their own terms and language.

Allah stated in the Koran that Allah sent a messenger from the same people (the messengers; people who will receive the message who they like an have a great affection to him. There are several lessons to be learned from Islam. (G)

    (1) The Messenger came from the same community and familiar with the environment and knowledgeable with their social norms, values and conditions.

    (2) The messengers do like (affection) the messenger and care for him. On the other hand the messenger care for the messengers, and is offended by the reception of some messengers and their refusal of the message.

    (3) The message came down in the language of the messengers. Consequently, they will be able to read it recite it, and understand it, and comprehend it.(h)

In today's business language, the business rules must be communicated to all levels of performers in their own terms and language. The rules must be in writing for future reference purposes, and to enable the performers to understand top management expectations. It should be noted that expected performance is the basis for performance evaluation.

(d) ALLAH will let people at their own free will follow or not follow the predetermined Islamic rule. After a certain period of performance, ALLAH will hold every person responsible for his actions.

· By the same token, the business performers are given adequate time to perform and produce. The result of their performance must be properly recorded.

After an adequate length of time, top management will compare actual performance against expected performance and request explanation for the resulted deviation.

THE QURAN NEVER CHANGES

Last, but not least is the corrective action(s). There is a prime difference in this context; that Islam is a religion presented by the Quran, which will never change. (J) If the Islamic rules appear inapplicable to today's circumstances, then the most knowledgeable people in Islam must think in depth about the present interpretation of the specific verse and review their interpretation of the Islamic rules.

However, in the case of a business rule, which is a man made rule, the possibility of setting up a wrong or inapplicable rule does exist. The maker of the business rule must recognize the possibility of mistakes in the rule setting.

In the case of the deviation of the actual performance from the expected one, the business rule maker should consider the possibility of changing the rule to suit the prevailing circumstances.

Islam has encourage people to get involve and to consult each other. In fact ALLAH said that the Muslims matters should be the subjects of consultation. Consultation enhances the decision making processes and minimizes the possibility of misjudgment. Unlike the Islamic rules, it may not be changed, but its interpretations must be closely reviewed.

Motivation of the performer is another corrective action available to the business manager. ALLAH motivate people individually. There are several promises in the Koran which the Muslims consider adequate motivations to follow the rule of ALLAH.

In business environment, the managers should provide for performance efficiency via adequate motivation programs. They may be on individual or group basis.

Concluding Remarks

In the previous few pages, this paper analyzed the term Management Control and elaborated on its meaning in a simplified way to pave the road to the introduction of the Islamic rules.

The paper, then shows certain Quranic citations which support management control element and objectives.

In summary this paper concluded that Management Control is an Islamic concept and has its support in Islam.

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A   117   "Never said I to them
Aught except what Thou
Didst command me
To say, to wit, 'Worship
God, my Lord and your Lord,
And I was a witness
Over them whilst I dwelt   (٥) سورة المائدة
Amongst them; when thou
Didst take me up
Thou wast the Watcher
Over them, and Thou
Art a witness to all things.

B   59   Nor was thy Lord the one
To destroy a population until
He had sent to its Centre   (٢٨) سورة القصص
An opostle, rehearjing to them
Our Signs; nor are We
Going to destroy a population
Except when its members

Practise iniquity.

C   15   Who receiveth guidance,
Receiveth it for his own
Benefit : who goeth astray
Doth so to his own loss:
No bearer of burdens
Can bear the burden
Of another: nor would We
Visit with our wrath
Until We had sent
An apostle (to give warning).

(١٧) سورة الإسراء (بني إسرائيل)

D   105   We sent down the (Quran)
In Truth, and in Truth
Has it descended: and We sent
Thee but to give Glad
Tidings and to warn (sinners).
2. This is the Book;
In it is guidance sure, without doubt,
To those who fear God;

(١٧) سورة الإسراء (بني إسرائيل)

E   59   O ye who believe !
Obey God, and obey the Apostle,
And those charged
With authority among you.
If ye differ in anything
Among yourselves, refer it
To God and His Apostle,
If ye do believe in God
And the Last Day:
That is best, and most suitable
For final determination.

(٤) سورة النساء

E+   28   We have not sent thee
But as a universal (Messenger)
To men, giving them
Glad tidings, and warning them
(Against sin), but most men
Understand not.

(٣٤) سورة سبا

119   Verily We have sent thee
In truth as a bearer
Of glad tidings and a warner:
But of thee no question
Shall be asked of the Companions
Of the Blazing Fire.

(٢) سورة البقرة

F   128   Dow hath come unto you
An Apostle from amongst

Yourselves: it grieves him
That ye should perish:
Ardently anxious is he
Over you: to the Believers
Is he most kind and merciful.

(٩) سورة التوبة

G   164   God did confer
a great favour
On the Believers
When He sent among them
An Apostle from among
Themselves, rehearsing
Unto them the Signs
Of God, sanctifying them,
And instructing them
In Scripture and Wisdom,
While, before that,
They had been
In manifest error.

(٣) سورة آل عمران

H   151   A similar (favour
Have ye already received)
In that We have sent
Among you an Apostle
Of your own, rehearsing to you
Our Signs, and sanctifying
You, and instructing you
In Scripture and Wisdom,
And in new Knowledge.

(٢) سورة البقرة

4   We sent not an apostle
Except (to teach) in the language
Of his (own) people, in order
To make (things) clear to them.
Now God leaves straying
Those whom He pleases
And guides whom He pleases:
And He is Exalted in Power,
Full of Wisdom.

(١٤) سورة ابراهيم

I   88   Those who reject God
And hinder (men) from the Path
Of God—for them
Will We add Penalty
To Penalty; for that they
Used to spread mischief.

(١٦) سورة النحل

162   Is the man who follows
The good pleasure of God
Like the man who draws
On himself the wrath   سورة آل عمران (٣)
Of God, and whose abode
Is in Hell ?—
A woeful refuge

J   64   For them are Glad Tidings,
In the life of the Present
And in the Hereafter: سورة يونس (١٠)
No change can there be
In the Words of God.
This is indeed
The supreme Felicity.

SOME PRINCIPLES OF MANAGEMENT IN ISLAM

Mahmood A. Moursi

Although the careful study of management is a twentieth-century concept, managing is an activity that is as old as civilization. The roots of modern management thought go deep into the history of mankind. Management textbooks usually devote a number of pages to the evolution of management thought. Jethro's counsel to Moses provides a good starting point. From that point the list of contributors ranges from ancient figures such as the Egyptian Pharoahs and Cyres the Great, the founder of the Persian Empire (529 BC) to more modern names such as Adam Smith, Frederick W. Taylor, and Henri Fayol.[1]

One of the source of management thought that are usually neglected by the textbook authors is Islam. This paper aims to document some of the basic principles of management in Islam based on the Holy Quran and Hadith, or the sayings of Prophet Mohammed (PBUH).

The Arabic word used in the Quran for management is tardier. For example, the word is mentioned in the following verses in the Quran to mean regulate, govern, rule, consider, seek to understand, ponder, and meditate.

> 1. Verily your Lord is God, who created the heavens and the earth in six Days, And is firmly established on the Throne (of authority),

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(١٠) سورة يونس

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> 1. Verily your Lord is God, who created the heavens and the earth in six Days, And is firmly established on the Throne (of authority),

Regulating and governing all things. No intercessor (can plead with Him) Except after His leave (Hath been obtained). This is God your Lord; Him therefore serve ye: will ye not Receive admonition ?   (10 : 3)

Say: "Who is it that sustains you (in life) from the sky and from the earth ? Or who is it that has power over hearing And sight? And who is it that brings out. The living from the dead and the dead from The living? And who is it that rules and regulates all affairs? They will soon say, "God" Say, "Will ye not then show piety (to Him)?"

God is He Who raised the heavens without any Pillars that ye can see; is firmly established On the Throne (of Authority); He has subjected The sun and the moon (to his Law)! Each one Runs (its course) for a term appointed. He doth regulate all affairs, explaining the Signs in detail, that ye may believe With certainty in the meeting with your Lord.   (13:2)

He rules (all) affairs from the heavens To the earth: in the end will (all affairs) Go up to Him, on a Day, the space whereof Will be (as) a thousand years of your Reckoning.   (32:5)

Do they not consider the Quran (with care)? Had it been from other than God, they would Surely have found therein much discrepancy.   (4:82)

Do they not then earnestly seek to Understand the Quran, or are their hearts Locked up by them ?   (47:24)

Do they not ponder over the Word (of God), Or has anything (new) come to them that did Not come to their fathers of old?   (23:68)

(Here is) a Book which we have sent down Unto thee, full of blessings, that they May meditate on its Signs, and that men Of understanding may receive admonition.   (38:29)

Three general propositions can be derived from these eight verses:

1.   God is the supreme and eternal ruler and manager of the universe and all the creatures in it.

2.   Man is commanded to contemplate in God's creation and the Holy Quran.

3.   In managing his affairs and the affairs of other people man is

directed to observe and contemplate God's commands and rules of conduct.

More specific Islamic principles can be found in the traditional areas of business functions such as production, marketing, and finance, and the management functions of planning, organizing, directing and controlling. This paper will address the Islamic principles related to the areas of self-management, managing others, managing money and other assets, managing business transactions, and time management. Other areas of management will be addressed in future papers.

SELF-MANAGEMENT

Three states of self are identified in the Quran. The first is the self that is prone to evil, the second is the reproaching or blaming self, and the last is the righteous self. The following verses explain:

"Nor do I absolve my own self (of blame): The (human) soul is certainly prone to evil, Unless my Lord do bestow His Mercy: but Surely my Lord is Oft-Forgiving, Most Merciful. " (7:53)

And I do call to witness the self-reproaching Spirit: (eschew Evil).   (75:2)

(To the righteous soul will be said:) "O (thou) soul, in (complete) rest And satisfaction ! Come back thou to thy Lord, well pleased and well pleasing unto Him. Enter thou, then among My devotees, Yea, enter thou My Heaven.   (89:27)

It can be interpreted that these Quranic states of self are equated with the Freudian id, ego, and superego noting that the Quran preceded Freud by fourteen centuries !

Self-management is guided by these basic principles in Islam:

1.   No one should charge himself or others with responsibilities exceeding his physical and mental capacities. God follows this rule in his commands and man is requested to do the same. This verse illustrates:

No soul shall have a burden laid on it Greater than it can bear.   (2:33)

2.   Man will personally and directly benefit from his righteous deeds and will suffer from his evil deeds.

If any one does a righteous deed, It ensures to the benefit of
his own Soul; if he does evil, it works against (His own soul).
In the end will ye (All) be brought back to your Lord. (45:15)

3. Every individual is paid what he earned, the good and the bad
    and no one will be treated unjustly.

    And fear the Day when ye shall be Brought back to God. Then
    shall every Soul be paid what it earned, and none Shall be dealt
    with unjustly.   (2:281)

4. The winners are those who purify their souls and the losers are
    the ones who corrupt it.

    By the Soul, and the proportion And order given to it; And its
    enlightenment as to its Wrong and its right:—

    Truly he succeeds that purifies it

    And he fails that corrupts it !   (91:7)

5. Morality is the source of righteousness and morality is a self-
    imposed, inner force. Prophet Mohammed (PBUH) said:

    "Righteousness is good morality, and wrong- doing is that which
    wavers in your soul and which you dislike people finding out
    about."[2]

6. Man has the obligation to change evil when he sees it. The
    following "Hadith" explains:

    "Whoever of you sees an evil action, let him change it with his
    hand; and if he is not able to do so, then with his tongue and
    if he is not able to do so, then with his heart, and that is the
    weakest of faith."[3]

Managing People

Islam provides general guidelines to govern relationships among
people and more specific guidelines to regulate social and economic
transactions.

The general guidelines of relationship are based on equality, coop-
eration, and justice. The following verses illustrate. On equality the
Quran says:

    O mankind, we created you from a single pair of a male and
    a female and made you into nations and tribes, that you may
    know each other. Verily, the most honoured of you in the sight

    of God is the most righteous of you and God has full knowledge
    and is well acquainted.   (49:13)

On cooperation the Quran says:

    Help ye one another in righteousness and piety but help ye not
    one another in sin and rancour. Fear God : for God is strict in
    punishment   (5 : 2)

And on justice, the Quran says :

    God doth command you to render back your trusts to those to
    whom they are due and when ye judge between man and man
    that ye judge with justice.   (4:58)

More specific guidelines address labor relations issues.

1. The relationship between the employer and employee should
be a contractual agreement freely negotiated by the two parties who
become committed to it. This is illustrated in the story of Moses when
he was hired by his father in law to work for him in exchange for
marrying his daughter:

    He said: "I intend to wed one of these my Daughters to thee,
    on condition that thou Serve me for eight years; but if thou
    Complete ten years, it will be (grace) from Thee. But I intend
    not to place thee under A difficulty: Thou wilt find me, indeed,
    If God wills one of the righteous.

    He said: "Be that, the agreement between Me and thee: Which-
    ever of the two terms I Fulfil, let there be no ill will to me. Be
    God a witness to what we say."   (28:27)

2. Every leader and manager is responsible for the people and other
resources with whom he is entrusted as indicated in this Hadith.

    Everyone of you is a shepherd who is responsible for his flock.
    The ruler is a shepherd and responsible for his people, a man
    is a shepherd in his family and responsible for it, a wife is a
    shepherd in her husband's home and is responsible for it, and
    the employee is a shepherd in his employer's money and is
    responsible for it.[4]

3. No worker should be denied fair wages for his labor and these
wages should be paid immediately upon the completion of his work. The
Prophet said:

    "God said he will be the opponent of three kinds of people on

the day of judgment. One of these three is a person who hires a worker to work for him and when the work was completed he did not pay his wages. The other two are a man who promised to give in God and betrayed his promise and a man who sells a free person as a slave for the sake of money.

The Prophet also said, "Pay a worker his wages before his sweat dries up."[5]

4.   The Quran chooses the actions of buying and selling to illustrate the relationship between him and man.

> God has purchased of the Believers their persons and their goods; For theirs in return is the garden of Paradise. (9 : 11)

Trading with God according to Islam should have a priority over trading with fellow man:

> O ye who believe ! When the call is proclaimed To prayer on Friday
>
> (The Day of Assembly), Hasten earnestly to the Remembrance Of God, and leave off business (And traffic): That is best for You if ye but knew !   (62:9)
>
> By men who neither traffic nor Merchandise can divert from the Remembrance of God, nor from Regular Prayer, nor from the Practice of regular Charity: Their (only) fear is for the Day when hearts and eyes will Be transformed (in a world wholly new).   (24:37)

When obligations to God are fulfilled, believers are encouraged to engage in trade and seek the bounty of God based on the following rules:

1.   **The rule of fair trade:** Fairness in the exchange of value is stressed in many verses of the Quran. A sample follows:

> To the Madyan people (we sent) Shu'aib, one of their own brethren: He said: "O my people ! worship God: Ye have no other god but Him. And Give not short measure or weight: I See you in prosperity, but I fear for You the Penalty of a Day that will Compass (you) all round.   (11:84)
>
> Give full measure when ye measure, And weigh with a balance that is Straight: that is the most fitting And the most advantageous in The final determination.   (17:35)
>
> And when he had furnished them forth With provisions

> (suitable) for them. He said: "Bring unto me a brother Ye have, of the same father as Yourselves, (but a different mother): See ye not that I pay out full measure, And that I do provide the best hospitality ?   (12:59)

The cheaters in the mean time are threatened with serve punishment.

> Woe to those that deal in fraud, Those who, when they have to receive By measure from men, exact full measure, But when they have to give by measure Or weight to men, give less than due.   (83:1-3)

2.   **The rule to write down business deals:** Traders are requested to put business deals in writing with two witnesses no matter how small the deal is. However, over the counter trading is exempted from this rule.

> O ye who believe ! When ye deal With each other, in transactions Involving future obligations in a. Fixed period of time, reduce them To writing. Let a scribe write down Faithfully as between the parties: Let not the scribe refuse to write : As God has taught him, so let him write. Let him who incurs the liability dictate, But let him fear his Lord God, and not Diminish aught of what he owes. If the party liable is mentally deficient, Or weak, or unable himself to dictate, Let his guardian dictate faithfully. And get two witnesses, out of your own men, And if there are not two men, then a man And two women, such as ye choose, for Witnesses, so that if one of them errs, The other can remind her. The witnesses Should not refuse when they are called on (For evidence) disdain not to reduce To writing (your contract) for a future Period, whether it be small or big: It is juster in the sight of God, More suitable as evidence, and more Convenient to prevent doubts among Yourselves but if it be a transaction Which ye carry out on the spot among Yourselves, there is no blame on you If ye reduce it not to writing. But take witnesses whenever ye make A commercial contract; and let neither Scribe nor witness suffer harm. If ye Do (such harm), it would be wickedness In you. So fear God; for it is God That teaches you. And God is well Acquainted with all things.   (2:282)

3.   **The rule against hoarding :** Islam commands its followers to refrain from hoarding wealth. The rationale is that hoarding hinders the circulation of wealth which is necessary for economic growth and social justice. This notion is expressed in the following verse.

And there are those who bury gold And silver and spend it not
in the Way of God: announce unto them a Most grievous penalty.
(9 : 34)

4.   **The rule against usury** : Islam sanctions buying and selling
but prohibits usury. Buying and selling enriches society while usury
hinders economic activities and promotes social ills. Economically,
usury may divert wealth from the production of goods and services to
meet societal needs to speculation on the value of money. It also direct
savings to seek a fixed return on lending instead of sharing in the normal
business risk and the probabilities of profit and loss. This deprives the
business sector from financial resources needed to increase production
and provide employment. Socially, usury can damage social ties when
usurers exploit those who need to borrow money. On usury the Quran
says:

Those who devour usury will not stand Except as stands one
whom the Evil One By his touch hath driven to madness. That
is because they say: "Trade is Like usury," but God has
permitted Trade and forbidden.   (2 : 275)

TIME MANAGEMENT

Believers are commanded to use time wisely for self-betterment in this
life and in preparation for the promised rewards in the second life. God's
creation is the best example in perfect timing. The movements of stars
and planets and the rhythm in biological systems are a case in point. The
Quran says:

He who created the seven heavens one above another: no want
of proportion wilt thou see in the creation of God most gracious.
So turn thy vision again: seest thou any flaw ? Again turn thy
vision a second time: thy vision will come back to thee dull and
discomfited in a state worn out.   (67:34)

Worshipping in Islam follows exact time tables. The five daily
prayers are scheduled to the minute. Also fasting takes place in a des-
ignated month and between sun rise and sun set. Consequently a believer
who is trained to observe the worship time is expected to be as punctual
in managing his other affairs.

Islam also commands its followers to do good now not later. Since
the span of life is limited and its end is unknown to man, he is advised
to hasten with good deeds. The Prophet (PBUH) said:

Be in the world as though you were a stranger or a wayfarer.
The Son of Umar used to say: At evening do not expect to live
till morning, and at morning do not expect to live till evening.
Take from your health for your illness and from your life for
your death.[6]

SUMMARY AND CONCLUSION

This paper presented a number of Islamic principles in selected areas
of management. These principles were derived from the Holy Quran and
the Prophet Mohammed's (PBUH) Hadith and can be summarized as
follows:

1.   God is the supreme ruler and manager of this universe and he
     rules with justice. God gave man the freedom of choice between
     good and evil and the mental power to exercise this freedom.
     God will reward the good and punish the evil.

2.   God may give guidance and commanded him to seek knowledge
     by looking at and thinking of God's creation and how this
     creation is managed.

3.   God asks man to exercise good self-management which requires
     putting the righteous self in command of the evil and reproach-
     ing selves.

4.   In managing human resources and other assets, man is respon-
     sible before God on how he discharges his responsibilities.
     Managing other people should be based on trust, justice,
     equality, cooperation and fairness.

5.   In managing business transactions man must observe the rules
     of honesty, equity, and fairness in buying, selling, borrowing,
     lending and contracting.

6.   In managing time, Islam commands its followers to use time
     profitably and not waste this valuable but limited resource.

This paper suggests that Islam has been a rich source of ethical
principles of managerial conduct. Such ethical values are as valid today
as they were fourteen centuries ago when the Quran was revealed to
Prophet Mohammed. In fact the same principles can be found in Judaism
and Christianity which preceded Islam by thousands of years. This
should not come as a surprise since all three religions came from the

same source and have the same God. But this will be a topic for another paper.

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7. Sahih Al Bukhari.

EMPLOYEE AND EMPLOYER : ISLAMIC PERCEPTION

Hamed Mohamed Sallam Abdalla A. Hanafy

INTRODUCTION

Islamic teachings not only present a new spiritual way of life, but they also lay down a complete social system. The Islamic social system contains complete rules for man's conduct in all aspects of life, with due rewards and penalties, according to his fulfilment or otherwise of these rules. The following are the translation of some verses from the Holy Qur'an[1] that show that the social and spiritual parts of Islam are so inseparably bound up.[3]

> "Believe in Allah and His messenger, and spend of that whereof He hath made you trustees; and such of you as believe and spend (aright), theirs will be a great reward."   (57.7)

> "So keep your duty to Allah as best ye can, and listen, and obey, and spend; that is better for your souls. And who so is saved from his own greed, such are the successful."   (64:16)

> "And when the prayer is ended, then disperse in the land and seek of Allah's bounty, and remember Allah much, that ye may be successful."   (67:10)

Fair study of Islam leads to a clear fact: Islam is a religion for life. The Islamic Schools embrace all branches of human knowledge and

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Fair study of Islam leads to a clear fact: Islam is a religion for life. The Islamic Schools embrace all branches of human knowledge and

research-theology, medicine, history, astronomy, grammar, economics, physics, racial philosophy and racial psychology and ethics (3). In the present paper we introduce the Islamic perception about one of the important issues in organizational behavior areas: the relationship between employers and employees. The paper shows how the Islamic environment can achieve job satisfaction and success for both employers and employees. It also shows that the Islamic model is the real source of excellence.

EMPLOYEES AND EMPLOYERS

Islam considers work as an essential element of man's success in his life. In the Holy Qur'an we find it stated plainly and definitely that all that is found on earth, seas and even heavens has been created by God for the benefit of man; or that all that is on earth, in the heavens, the oceans, the stars and others have been made subservient to man by God. It remains for man to know and profit by the creation of God, and profit in a rational way, paying due regard to the future (4). In Islam all people are equal in the sight of Allah; they differ only in their deeds. Also, according to Islam the worker is any individual in the society who has a useful work. This means that the head of state, the scholar, the engineer, the farmer, the mechanics, or any other society member is considered a worker. Workers should work with full capacity and sincerity to achieve excellence and success for themselves as well as for the society. Also, it is the duty of the workers to support the non-able working individuals. The Islamic orders and directions about work are numerous. The following are some examples[1].

> "He it is Who hath made the earth subservient unto you, so walk in the paths thereof and eat of His providence. And unto Him will be the resurrection (of the dead)."   (67:15)

> "If ye do good, ye do good for your own souls, and if ye do evil, it is for them (in like manner)."   (17:7)

> "And whoso doth good and atom's weight will see it then, And whoso doth ill an atom's weight will see it them."   (99:7-8)

The Prophet (peace be upon Him) is reported to have said many sayings that encourage Muslims to work and consider work as a sort of worship. The following are some examples (2).

> "God is Gracious to him that earneth his living by his own labour and not by begging."

> "Whoso is able and fit and doth not work for himself or for others, God is not gracious to him."

> "The truthful, honest merchant is with the prophets and the truthful ones and the martyrs."

Islam views the society as employees and employers who work together to achieve excellence in their work, and success in their life and the Hereafter. The Holy Qur'an states (1):

> "O mankind! Lo! We have created you male and female, and have made you nations and tribes that ye may know one another. Lo! the noblest of you, in the sight of Allah, is the best in conduct....."   (49:13)

> "We have apportioned among them their livelihood in the life of the world, and raised some of them above others in rank that some of them may take labour from others' and the mercy of the Lord is better than (the wealth) that they amass." (43:32)

Peter and Waterman studied many of the best managed and most successful companies in the USA, and concluded with writing their best-selling book: In Search of Excellence. (5)

In the book the authors mentioned eight attributes of excellence. Table (1) summarizes these attributes (5)

Generally, the excellent companies were found to be relatively decentralized and value-driven organizations dedicated to human treatment of employees, innovation, experimentation, and customer satisfaction.(5)

These practical observations and remarks in search of excellence were discovered and introduced in the 80's. More than 1400 years ago Islam prescribed many guidelines and rules regarding excellence and perfection of man's work. The complete coverage for these rules and guidelines needs more than one article. Therefore, we will introduce herein some of the Islamic rules - that govern the employees-employers relationship.

Table - 1 : Attribute of Excellence

Attribute of Excellence	Key Indicators
1. A bias for action	- Small scale, easy managed experiments to build knowledge, interest, and commitment
	- Management by wandering around
2. Close to the customer	- Customer satisfaction
	- Input from customers
3. Autonomy and entrepreneurship	- Risk taking is encouraged
	- Flexible structure
4. Productivity through people	- Individuals are treated with respect and dignity
5. Hands-on, value-driven	- A clear company philosophy is widely disseminated and followed
	- Leaders are positive role models
6. Stick to the knitting	- Management sticks to the business it knows best
7. Simple form, lean staff	- Authority is decentralized as much as possible
8. Simultaneous loose— tight properties	- Tight overall strategic and financial control is counterbalanced by decentralized authority, autonomy, and opportunities for creativity

1. Brotherhood and Equal Opportunity

Islam unites all human beings in love and sympathy as brothers. It does not discriminate against sex, color, nationality, etc. The criterion of honor in the sight of Allah is good deeds, righteousness, and honest life.

The Qur'an states [1] :

"And the believers, men and women, are protecting friends one of another; they enjoin the right and forbid the wrong, and they establish worship and they pay the poor-due, and they obey Allah and His messenger. As for these, Allah will have mercy on them. Lo! Allah is Mighty Wise." (9:71)

"The believers are naught else than brothers. Therefore make peace between your brethren and observe your duty to Allah that haply ye may obtain mercy. O ye who believe! Let not a

folk deride a folk who may be better than they (are), nor let women (deride) women who may be better than they are; neither defame one another, nor insult one another by nicknames. Bad is the name of lewdness after faith. And whoso turneth not in repentance, such are evil-doers." (49:10,11)

The Prophet (peace be upon Him) said (2):

"Anyone is not a true believer unless he likes for his brother whatever he likes for himself."

"Any Muslim is a brother of any other Muslim; he should not persecute him or leave him alone in his troubles."

"All God's creatures are His family, and he is the most beloved of God who tries to do the greatest good to God's creatures."

"No Arab has superiority over any non-Arab, and no non-Arab has any superiority over an Arab; no dark person has superiority over a white person and no white person has any superiority over a dark person. The criterion of honor in sight of God is right-eousness and honest living."

2. Trust and Responsibility

Work in the sight of Islam is trust and responsibility. Muslims believe that God will reward them the best reward if they preserve the trust and bear their responsibilities.

The Qur'an states [1]:

"And eat not up your property among yourselves in vanity, nor seek by it to gain the hearing of the judges that ye may knowingly devour a portion of the property of others wrong-fully." (2:188)

Islam considers the individual responsibility rather than the general responsibility. Every man is responsible for his work and conduct. The Qur'an states (1):

"Every man is a pledge for that which he hath earned." (52:21)

"Whosoever goeth right, it is only for (the good of) his own soul that he goes right, and whosoever erreth, erreth only to its hurt. No laden soul can bear another's load. We never punish until We sent a messenger." (17:15)

About trust and responsibility in the work environment, The Prophet (peace be upon Him) said [2]:

"The employee who worships Allah through discharging his duties to his employer perfectly and sincerely and obediently will have two rewards."

"Each one of you is a master and responsible for his dependents. The ruler is the master and he is responsible of his subjects; the head of the family is the master and is responsible of all the family; the wife in her husband's house is the mistress and she is responsible of all members of the family; and the servant is that master of all the property of his lord and therefore he is responsible of everything in the household."

3. Employment/Appointment

Employment in Islam is for the best qualified individual. The individual is appointed not because of his friendship, wealth, political power, kinship, favoritism, age, race or alike. He is appointed because of his experience, training, capability, sincerity, dedication, and alike. The main concept that controls the employment process is that: Employment is for the best qualified person, not for the person requesting it.

The Prophet (peace be upon Him) refused Abou Zarr's (one of his beloved colleagues) request to work as governor, and told him kindly that he-Abou Zarr- is weak, (not suitable for the work), and the employment process is trust and responsibility [6].

In Islam, good health and trust are also essential factors in selecting an individual for a job. The Qur'an states [1]:

"..For the best (man) that thou canst hire is the strong, the trustworthy" (28:26)

4. Seeking Excellence

Islam does not only encourage individuals to work, but also motivates them to seek perfection and excellence. The Qur'an states [1]:

"..If ye do good ye do good for your won souls, and if ye do evil, it is for them (in like manner)."   (17:7)

"And ye (mankind) perform no act, but We are Witness of you when ye are engaged therein."   (10:61)

"Lo! Allah causeth those who believe and do good works to enter the Gardens underneath which rivers flow. Lo! Allah doth what He intendeth."   (22:14)

"O, ye who believe! Bow down and prostrate yourselves, and worship your Lord, and do good, that happly ye may prosper."   (22:77)

"And each one hath a goal towards which he turneth; so vie with one another in good works."   (2:148)

The Prophet (peace be upon Him) said [2]:

"The employee who worships Allah through discharging his duties to his employer properly and sincerely and obediently will have two rewards."

"Allah likes that when someone does anything, it must be done perfectly well."

"The successful is he who achieves great achievements in the worldly life and works sincerely for the Hereafter, contented with whatever has been granted to him by Allah."

5. Salary

In Islam, the salary should match the work. However, there should be a minimum wage for every work. This minimum wage should be enough to satisfy person's basic needs. If this minimum wage does not secure honor living of the individual, it is the duty of the society; through its official channels to give him the difference that will guarantee an honor and comfortable living [6].

Salary estimate depends on qualifications, experience, job's nature, and marital status. The married person gets more salary than the single. This is done to ensure honor living, and to encourage family growth (through marriage) without fearing the extra loads and responsibilities. This also, helps the society to grow in a healthy environment, and creates security feelings among its members. The security feeling is the master key for job satisfaction and perfection.

The Qur'an states [1]:

"And for all there will be ranks from what they do, that He may pay them for their deeds! and they will not be wronged."   (46:19)

The Prophet (peace be upon Him) said [2]:

"Allah said that three kinds of people will be His enemies on the Judgement Day: A man swears by Allah and does not honor the oath; another man who does not pay the price of whatever

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he buys; and a man who asks someone else to do some work for him and refrain from paying him his wage."

6.   Individual Capacity

Islam forbids assignment work that will exceed the individual capacity. Allah Himself "taketh not a soul beyond its scope." The Qur'an states [1]:

"Allah taketh not a soul beyond its scope. For it (is only) that which it hath earned, and against it (only) that which it hath deserved." (2:286)

Muslims in their prayers ask their Lord not to impose on them that which they have not the strength to bear.

The Qur'an states [1]:

"Our Lord ! Condemn us not if we forget, or miss the mark ! Our Lord ! Lay not on us such a burden as Thou didst lay on those before us that which we have not the strength to bear ! Pardon us, absolve us and have mercy on us ! Thou, our Protector, and give us victory over the disbelieving folk."

(2:286)

The Prophet (peace be upon Him) said (2):

"God is not merciful to him who is not so to mankind."

"The Prophet said once to Abou Zarr: You are still behaving as those of the Days of Ignorance. Your servants (employees) are human beings like you, who are serving you, so give them to eat of what you eat and clothe them as you clothe yourself. Do not ask them to do any work which may be beyond their capacity; and if they are to do some difficult work, help them."

7.   Motivations

Motivation is a concept used to explain why people perform at the levels they do [7]. Performance is assumed to be a function of motivation and ability. If an able person fails to perform as we expect, then we tend to attribute the lack of performance to low motivation. Organ/Bateman[7] stated: ".... a manager needs to understand, from the point of view of employee, (i) what energizes behavior, (ii) what directs or channels behavior, and (iii) how channeled behavior can be maintained." Motivation, in Islam, is either positive (as a reward) or negative (as a punishment). The materialistic motivation includes raise, promotion etc., or salary deductions, promotion delay etc. The spiritual motivation

resides in the hearts of employees. It is the one that has the greatest power and impact on the individual behavior. It is created from the individual motivation is what is missing in the empirical system.

Muslims (employees/employers) behavior is energized, directed, and maintained by their spiritual motivation. They believe that: (*)

"Whoso bringeth a good deed will receive tenfold the like thereof, while whoso bringeth an ill deed will be rewarded but the like thereof; and they will not be wronged." (6:160)

"And whoso doth good an atom's weight will see it then, And whoso doth ill and atom's weight will see it them." (99:7-8)

The Prophet (peace be upon Him) said *2):

"Allah likes that when someone does anything it must be done perfectly well."

8.   Council and Good Advice

Council and advice are major and essential concepts in Islam. The Qur'an states (1):

"And those who answer the call of their Lord and establish worship, and whose affairs are matter of council, and who spend of what We have bestowed on the."   (42:38)

"It was by the mercy of Allah that wast lenient with then (O Muhammad), for if thou hadst been stern and fierce of heart they would have dispersed from round about thee. So pardon them and ask forgiveness for them and consult with them upon the conduct of affairs And when thou are resolved, then put thy trust in Allah. Lo! Allah loveth those who put their trust (in Him)."

(3:159)

The Prophet (peace be upon Him) said (2):

"If you are asked an advice give it."

"The best of you is he who passes good and fair judgements."

Therefore, Muslims are advised to seek excellence in their affairs through council and good advice.

9.   Seeking Knowledge/Training

Muslims are ordered to seek knowledge from cradle to grave. This great concept creates a state of knowledge continuity. It also, helps in

(*) The supporting references of item 4 can be used here.

building a knowledgeable persons and makes them aware of the changes and discoveries in their areas of interests. Therefore to achieve great performance and success in the work field, the employers should offer opportunities to their employees to enrich their knowledge. This can be done through training sessions, scientific meetings, attending workshops, completing education, ... etc.

The following are some examples that show how important the concept of seeking knowledge is. The Prophet (peace be upon Him) said (2):

- "He who leaves his home in search for knowledge walks on the path of Allah."

- "The acquisition of knowledge is a duty incumbent of every Muslim, male and female."

- "Go in quest of knowledge even unto China."

- "Seek knowledge from the cradle to the grave."

CONCLUSION

Islam prescribes rules and guidelines that help in building good and productive relationships between employers and employees. The present study discussed nine of the essential key elements in the employees/employers relationship. Table (2) summarizes these key elements and explains their functions. Comparing this table with the search of excellence table (1), one can recognize that both are sharing some attributes of excellence. However, Islam has the spiritual power that energizes, directs, and maintains the individual behavior.

Table 2 : Islamic Attributes

Key Elements	Functions
1. Brotherhood and Equal Opportunity	- Individual is treated with respect and dignity. - No discrimination against, color, sex, etc.
2. Trust and Responsibility	- Work is trust and responsibility - Individual Responsibility
3. Employment/Appointment	- Employment is for the best qualified and not for the one requesting it - The individual is appointed because he fulfils the job requirements and not because of his friendship, kinship, favoritism, etc.

Key Elements	Functions
4. Seeking Excellence	- Achieve good work. - Employees are motivated by the fact that: Allah likes that when someone does anything, he must do it perfectly well.
5. Salary	- Salary matches the work - Minimum wage for every work - Salary secures honor living and encourages family growth - Security feeling leads to job satisfaction
6. Individual Capacity	- Employers should not ask their employees to do any work which may be beyond their capacity.
7. Motivations	- Materialistic motivations (negative/positive) - Spiritual motivations - Individuals behavior is energized, directed, and maintained by their spiritual motivation.
8. Council and Good Advice	- Employers should consult with their employees upon the conduct of affairs. - Seek excellence through council and good advice.
9. Seeking Knowledge	- Knowledge continuity - Knowledgable individuals are capable for achieving excellent and successful work

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TOWARD ISLAMIZATION OF ORGANIZATIONAL BEHAVIOR
(ABSTRACT OF INAUGURAL ADDRESS)

Dr. Taha Jabir Al-Alwani

The gist of the address is to place the main theme of the Seminar within a broader perspective. Organizational behavior is part of the institutional framework which is essential for renewing the civilizational impetus of the Ummah. Highlighting some important relationships in this context and redefining them in light of the workplan on the Islamization of Knowledge are important to keep in mind in deliberating upon the Islamic principles of organizational behavior. The following are some of the salient remarks which may be directly relevant to this theme.

First. Institutions are central to any civilization. The emergence, consolidation and continued vitality, indeed, the sheer resilience and viability of a civilization is to a large extent the function and the measure of the soundness, effectiveness, adaptability and credibility of its existing institutions. Given this centrality, it follows that ummah-building is contingent on the process of institution-building, which calls for rehabilitating the organizational potential and the administrative infrastructure of the Ummah. The recovery of the historical leadership and direction makes the restitution of the capacitating and empowering norms and structures Imperative. Inquiring into the Islamic sources and principles of organizational behavior proceeds against this background.

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Second. Organizational reconstruction calls for another angle of understanding the relationship between institutions and civilizations. In asmuch as institutions are the empowering and capacitating agents of the community and as such provide the scaffolding for Civilization, they are also integrally bound to the civilization that nurtures them. The key element in the dialectical relationship is attributed to 'culture'. Culture provides the intangible matrix and the indispensible setting which conditions the performance of institutions. In the absence of this matrix institutions will not take root in the human environment which they are meant to promote. Unlike organs in the human body, institutions defy transplants. The track record of development in the 'third world' countries in general, and in the nodes of the Muslim ummah in particular, testifies to the dismal consequences of misreading, or of misconstruing the relationship between cultures and institutions.

Third. Yet, the relationship between cultures and institutions is also a dynamic one. To use another analogy, while institutions unlike mechanical contraptions, remain culture-bound to the extent that they bear the 'identity' and structure the norms and values rooted in the community's heritage, both culture and institutions are adaptable categories. From a Muslim standpoint there is nothing deterministic about either. From the same premises too, it is imperative to distinguish the elements of continuity and change in our heritage in this regard as well. Identifying the Islamic principles of organization for example, would the condition for doing so. The task and the challenge for Muslim scholars would therefore be to scrutinize, in the light of these distinctions, the processes of mutual adaptability and adaptation in the changing contingencies of unmatic reconstruction.

Fourth. The need for adaptation and change differs from one culture to another. As far as our Islamic cultural heritage goes, it is important to realize and appreciate the extent to which many of the values deemed favorable for the performance of a 'model administration', and for the 'exemplary standards of organizational behavior, constitute integral ingredients of our pristine culture as it is historically formed and informed by the wellsprings of the Islamic tradition. We do not need to turn to the professional experts in the West to resurrect the universals in our cultural heritage for us and to advise us on the feasibility and the merits of their implementation in enhancing our development programmed. Not all such foreign experts will necessarily have the objectivity and the integrity, nor the disposition and the capacity for exercising a cultural empathy, to pursue the lines of investigation and recommendation taken

up by the Pollock Report to the Egyptian Government in the early sixties, to quote an example*.

It is important to realize that our cultural heritage does not simply provide the ideals and the values which are necessary for a competent and effective—as well as a humane and an ethical—administration, but it also provides the models for implementing these ideals and values in changing situations, and under different conditions. Herein lies another important challenge to our scholars and administrators in the mission of Islamizing their fields of study and action.

Fifth. Organizational behavior must be placed in proper perspective so as to evaluate its implications for institutional, or organizational dynamics. If institutions can be abstracted in terms of structures and norms, and examined in terms of structured roles and values that assure the continuity of processes and functions in a given society, 'behavior' emphasizes the tangible and the concrete, and brings to the fore the human dimension of the anonymous complex that is the Organization. Here too, our Islamic sources provide immense reserves which need only be located and intelligently adapted. Socializing Muslim scholars and administrators to the imperatives of Islamization is the surest way of stimulating and enhancing the human dimension in any administrative reform. In this context, Islamization calls for the cultivation of a professional ethic and professional standards within the parameters of a specifically Islamic cultural revival. Reassessing the formative wellsprings of all our training and educational programs accordingly is mandatory.

This calls for nothing short of an integrated and a systematic effort to work out the elements of a new synthesis in which to ground the scholarship and the practical orientations in the different related fields. The guidelines are provided in the general Islamization of Knowledge workplan in its various updates— for it is to be remembered that these guidelines are flexible directives open to review and to upgrading in light of our cumulative experience. In this address, these principles are briefly ennumerated and recapitulated in the particular context of Islamizing the 'Administrative Sciences'.

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*This is a selective unrevised draft abstracting from the original extended version which was delivered in Arabic.

PROGRAM

PROGRAMME

FRIDAY (SEPT. 23)

4:00 - 6:00 P.M.   ARRIVAL AND REGISTRATION

6:00 - 7:00 P.M.   DINNER

7:00 - 7:15 P.M.   MAGHRIB PRAYER

GENERAL PRINCIPLES OF ORGANIZATIONAL BEHAVIOR

CHAIRPERSON: Dr. AbdulHamid
AbuSulayman

9:30 - 10:30 P.M.   "WELCOME AND OPENING REMARKS"

- Dr. Ghouse A. Shareef
(Prg. Chair. -Org. Beh. Sem.)

"INTRODUCTION TO THE DISCIPLINE COUNCILS"

- Dr. Abdul Waheed Fakhri
(Chair. - Discipline Councils)

"TOWARD ISLAMIZATION OF ORGANIZATIONAL BEHAVIOR"

- Dr. Taha J. Al-Alwani (Pres.-IIIT)

10:30   'ISHA PRAYER AND COFFEE

SATURDAY (SEPT. 24)

7:30 - 8:30 A.M.   BREAKFAST

GENERAL PRINCIPLES AND WORK MOTIVATIONAL THEORY

CHAIRPERSON: Dr. Mushtaqur Rahman

9:00 - 9:05 A.M.   QUR'AN RECITATION

9:05 - 9:30 A.M.   "ISLAMIC PRINCIPLES OF ORGANIZATIONAL
BEHAVIOR - A CONCEPTIONAL OUTLINE"

- Dr. Ghouse A. Shareef

9:30 - 9:55 A.M.   "MOTIVATION - THE CORNERSTONE OF
HUMAN PERFORMANCE - COMPARATIVE
MOTIVATIONAL THEORIES"

- Dr. Ibn Omer Sharafeldin

9:55 - 10:20 A.M.   "ISLAMIC MODEL OF WORK MOTIVATION"

                 - Dr. Fayyaz Ahmad

10:20 - 11:00 A.M. QUESTION & ANSWER PERIOD

11:00 - 11:30 A.M. BREAK

1:00 - 1:15 P.M.   DHUHR PRAYER

1:15 - 2:00 P.M.   LUNCH

2:00 - 3:00 P.M.   VISIT TO IIIT OFFICES

WORK ETHIC, SUPERVISION, AND CONTROLS

                 CHAIRPERSON: Ola Abdel-Kawi

3:00 - 3:20 P.M.   "ATTITUDES TOWARDS WORK AND ACHIEVEMENT IN ISLAM"

                 - Gaber Abou El-Enein and Hamed M. Sallam

3:25 - 3:45 P.M.   "EMPLOYEE AND EMPLOYER: ISLAMIC PERCEPTIONS"

                 - Dr. Hamed M. Sallam and Dr. Abdalla A. Hanafy

3:45 - 4:30 P.M.   Question & Answer Period

4:30 - 5:00 P.M.   ASR PRAYER

5:00 - 5:30 P.M.   COFFEE BREAK

                 CHAIRPERSON: Dr. Hamed M. Sallam

5:30 - 5:50 P.M.   "ISLAMIC BELIEFS AS MODERATORS OF ORGANIZATIONAL STRESS"

                 - Ola Abdel-Kawi

5:55 - 6:15 P.M.   "INFLUENCING THE BEHAVIOR OF CHILDREN

                 AND THEIR PARENTS"

                 - Dr. Shahid Athar

6:15 - 7:00 P.M.   Question & Answer Period

7:00 - 7:30 P.M.   MAGHRIB PRAYER

7:30 - 8:00 P.M.   ELECTIONS FOR THE ISLAMIC BUS. ADMIN. COUNCIL

8:00 - 9:00 P.M.   DINNER

                 CHAIRPERSON: Dr. Gaber Abou El-Enein

9:00 - 9:20 P.M.   "INTRODUCTION TO MANAGEMENT CONTROL IN ISLAM'

                 - Dr. Ahmed M. Abo-Hebeish

9:25 - 9:45 P.M.   "ADAPTING THE MARKETING ORGANIZATION TO ISLAMIC ENVIRONMENTS"

                 - Dr. Bud Spalding and Dr. Ghouse A. Shareef

9:45 - 10:15 P.M.   Question & Answer Period

10:15 -   "ISHA PRAYER & COFFEE

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7:30 - 8:00 P.M.   ELECTIONS FOR THE ISLAMIC BUS. ADMIN. COUNCIL

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	- Dr. Shahid Athar
6:15 - 7:00 P.M.	Question & Answer Period
7:00 - 7:30 P.M.	MAGHRIB PRAYER
7:30 - 8:00 P.M.	ELECTIONS FOR THE ISLAMIC BUS. ADMIN. COUNCIL

8:00 - 9:00 P.M.	DINNER
	CHAIRPERSON: Dr. Gaber Abou El-Enein
9:00 - 9:20 P.M.	"INTRODUCTION TO MANAGEMENT CONTROL IN ISLAM'
	- Dr. Ahmed M. Abo-Hebeish
9:25 - 9:45 P.M.	"ADAPTING THE MARKETING ORGANIZATION TO ISLAMIC ENVIRONMENTS"
	- Dr. Bud Spalding and Dr. Ghouse A. Shareef
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	- Dr. Bud Spalding and Dr. Ghouse A. Shareef
9:45 - 10:15 P.M.	Question & Answer Period
10:15 -	"ISHA PRAYER & COFFEE

SUNDAY (SEPT. 25)

7:30 - 8:30 A.M.	BREAKFAST

ISLAMIC ETHICS

	CHAIRPERSON: Dr. Abdul Waheed Fakhri
9:00 - 9:30 A.M.	"BUSINESS ETHICS: ISLAMIC PERSPECTIVES"
	- Dr. Abdalla A. Hanafy and Dr. Hamed M. Sallam
9:35 - 10:00 A.M.	Question & Answer Period
10:00 - 11:00 A.M.	"PRINCIPLES OF MANAGEMENT IN ISLAM"
	- Dr. Mahmoud A. Moursi
11:00 - 11:30 A.M.	COFFEE BREAK
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	CHAIRPERSON: Dr. Abu Sulayman
12:55 - 1:00 P.M.	DUA'
	- Dr. Taha Al-Alwani
1:00 - 1:15 P.M.	DHUHR PRAYER
1:15 - 2:15 P.M.	LUNCH

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THE ASSOCIATION OF MUSLIM SOCIAL SCIENTISTS

The Association of Muslim Social Scientists is a non-profit, professional academic organization. It was organized in 1392/1972 to serve the interests of Muslim scholars and bring them into contact with one another in North America and other parts of the world.

The Association identifies Muslim social scientists and mobilizes them through seminars, conferences, and group discussions to find the relevance of Islam to their disciplines. It provides a specialized forum for its members to interact with their peers through discussions, presentations, and publication of their research in order to promote their professional development and Islamic understanding.

The Association cooperates with other research and Islamic organizations of similar nature. It introduces its members to placement opportunities and explores possibilities of initiation and of participation in research projects through active contact with universities and research centers interested in Islam.

The Association has an active publication program. It has published the proceeding of its annual conferences and is publishing many scholarly works.

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The Institute intends to achieve its goals by using various means for promoting research in the social sciences, particularly on methodology and on the philosophy of science. The objective is to address the problems pertinent to Islam, the Muslim community, and the world through the principles, concepts and values of the Islamic paradigm.

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conferences, and the production of scholarly works. The Institute grants scholarships and offers guidance and supervision to graduate students. It is also planning to establish and promote specialized programs of higher studies to help lay a firm intellectual base necessary to strengthen the creative role of Islam culture.

The Institute publishes scholarly works from its own programs as well as contributions from scholars around the world. It also makes important Islamic scholarly works accessible in Arabic, English and other major languages of the world. The Institute welcomes all kinds of academic cooperation and contributions from all sources concerned with the progress of Islamic thought and knowledge.

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ABOUT THE EDITOR

The editor of the present compilation. Dr. F.R. Faridi has been associated with Islamic economics since its early exposition in the Indian subcontinent in early 50's. He has written extensively on Islamic economics in general, and fiscal economics of Islam, in particular. Born in April 1930 in a small town Jaunpur (U.P.) he took his M.A. in economics with distinction from Allahabad University in 1951. After his graduation from the University he joined a 4 years course in Arabic, Quran and Hadith and Fiqh at the Thanwi Darsgah Jamaat-e-Islami (Hind) at Rampur. Later he joined the Institute of Social Sciences at Aligarh and gained extensive experience in field investigation. He joined the department of economic at the Aligarh Muslim university in 1951. In 1978 he joined the King Abdul Aziz University, as a Professor of Economics and chaired the Department of Socio-technical studies, college of Engineering of the University during 1980-88. Presently he is the Chief Editor Journal of Objective Studies, New Delhi and concurrently the editor of the Urdu monthly Zindgi, the organ of Jamaat-e-Islami Hind. He has been associated with various academic and social organisations of Indian Muslim Community Since his student days.

MORALS AND MANNERS IN ISLAM

By
**MARWAN IBRAHIM
AL-KAYASI**

*MORALS AND MANNERS IN ISLAM
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